S 4325-1

ANNUAL REPORT

OF THE

DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI

1206 Woolfolk State Office Building
P. O. Drawer 731
Jackson, Mississippi 39205
Telephone: (601) 354-6106

January 1, 1981 through December 31, 1981

GLENN SMITH, COMMISSIONER

DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI
1206 WOOLFOLK STATE OFFICE BUILDING
POST OFFICE DRAWER 731
JACKSON 39205

OFFICE OF THE COMMISSIONER

TELEPHONE 601-354-6108

To the Honorable Senate and House of Representatives

It is my privilege to submit the Annual Report of the Department of Banking and Consumer Finance for the year ending December 31, 1981, in compliance with Section 81-1-113, Mississippi Code of 1972. The report covers state chartered commercial banks, small loan lenders, credit unions, trust companies, business development corporations, check sellers, and motor vehicle sales finance lenders operating under this department.

At year end, total assets of state chartered banks were in excess of six billion, seven hundred and ninety-three thousand dollars, reflecting an increase of nine percent over the previous year.

The Federal Reserve Bank's program of utilizing monetary constraint in the fight against inflation has caused interest rates to remain high through 1981. State banks have shown a strong resilience to profit downturns or losses in this hostile environment of high interest rates and loss of their market share to fund outflows.

This report reflects the proceedings in and work of the Department of Banking and Consumer Finance, as well as fully, separately, and in detail, the work done and the expenses incurred by the Commissioner and each examiner.

Sincerely,

Glenn Smith
Commissioner

ROSTER OF COMMISSIONERS

Banking Department

J. S. Love*	January 1, 1923 to December 31, 1934

Department of Bank Supervision

Marion D. Brett*	December 31, 1934 to December 31, 1936
J. C. Fair*	January 1, 1937 to December 31, 1940
Sidney L. McLaurin*	January 1, 1941 to May 26, 1942
Joe W. Latham*	May 27, 1942 to September 27, 1947 (Reappointed January 1, 1945) (Resigned September 27, 1947)
C. T. Johnson*	September 27, 1947 to January 31, 1955 (Re-appointed January 1, 1949) (Re-appointed January 1, 1953) (Resigned January 31, 1955)
Joe W. Latham*	January 31, 1955 to February 4, 1957 (Re-appointed January 1, 1957) (Resigned February 4, 1957)
W. P. McMullan, Jr.	February 4, 1957 to January 5, 1960 (Resigned January 5, 1960)
Robert D. Morrow	January 5, 1960 to December 30, 1960 (Resigned December 30, 1960)
Llewellyn Brown*	December 30, 1960 to January 19, 1966 (Re-appointed January 1, 1965)
O. B. Bowen, Jr.	March 9, 1966 to February 14, 1968 (Resigned February 14, 1968)
Horace Steele*	February 14, 1968 to January 2, 1973 (Re-appointed January 1, 1969)
James H. Means	January 2, 1973 to March 20, 1980

Department of Banking and Consumer Finance

Frank C. Allen	March 21, 1980 to July 10, 1980
Alanson V. Turnbough	(Acting Commissioner) July 11, 1980 to December 14, 1980
Glenn Smith	December 15, 1980

*Deceased

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BANKING FACILITIES

December 31, 1981

	STATE	NATIONAL	TOTAL
Parent Banks	133	36	169
Branch Banks	73	36	109
Branch Offices	249	254*	495
Drive-In Teller Windows	110		110
Electronic Terminals (Off Premises)	1	3	4
*Includes Drive-In Teller Windows	566	329	895

OFFICIAL ROSTER

STATE BOARD OF BANKING REVIEW

(Section 81-3-13(3), Mississippi Code of 1972)

A. S. Ballard, Jr.	March 24, 1985	Hernando
Charles Bannerman	March 24, 1983	Greenville
James M. Biglane, Chairman	March 24, 1984	Natchez
S. A. Hancock, Vice Chairman	March 24, 1986	Tupelo
Roger I. Martin	March 24, 1982	Purvis

STATE CREDIT UNION BOARD

(Section 81-13-2, Mississippi Code of 1972)

Louis E. Fancher, Jr.	July 1, 1984	Greenwood
V. H. Frederic	July 1, 1983	Pascagoula
Hubert Owens	July 1, 1982	Yazoo City
Paul Slater	July 1, 1984	Jackson
Glenn Smith, Commissioner		Jackson

DEPARTMENT OF BANKING AND CONSUMER FINANCE

Glenn Smith	Commissioner	Jackson
Alanson V. Turnbough	Deputy Commissioner	Jackson
Billy P. Lane	Bond Analyst	Jackson
Helen B. Napier	Administrative Examiner	Jackson
Melanie A. McCoy	Administrative Secretary	Clinton
Grace J. Ray	Principal Secretary	Jackson

STATE BANKING EXAMINERS

John S. Allison	Bank Examiner III	Jackson
Ronald L. Bailey	Bank Examiner II	Kosciusko
John L. Barrett, Jr.	Bank Examiner I	Macon
Ronald L. Bond	Bank Examiner III	Jackson
Theresa L. Brady	Bank Examiner I	Columbus
David M. Brooks	Bank Examiner II	Walnut Grove
Stanley W. Cunningham	Bank Examiner II	Louisville
Newton E. Ford	Bank Examiner III	Jackson
Gregory L. Goldberg	Bank Examiner I	Jackson
John R. Jackson	Bank Examiner III	Jackson
Lisa L. Lion	Bank Examiner I	Long Beach
Michael McAdory	Bank Examiner I	Louisville
Jackie V. McFerrin	Bank Examiner I	Mantachie
John C. Mobley, Jr.	Bank Examiner I	Jackson
Jerry W. Ray	Bank Examiner III	Louisville
Roger L. Sinclair	Bank Examiner I	Brandon
William E. Stone	Bank Examiner III	Meridian
Billy M. Tannehill	Bank Examiner III	Jackson
Ted S. Warren	Bank Examiner III	Jackson
Phillip J. Zuccaro	Bank Examiner I	Natchez

STATE BANKING EXAMINERS (SMALL LOAN AND CREDIT UNION)

John R. Childress	Small Loan Examiner III	Flora
Terry E. Dodgen	Small Loan Examiner II	Brandon
Hayward L. Harmon	Small Loan Examiner II	Batesville
James R. Harrison	Small Loan Examiner III	Columbus
John T. Miller	Small Loan Examiner III	Jackson
Charles A. Roper, Jr.	Small Loan Examiner III	Hazlehurst
Clark Simmons, Jr.	Small Loan Examiner III	McComb

STATUTORY AUTHORITIES

Mississippi Code of 1972, Annotated and Amended

Banks	Sections 81-1-1, et seq.
Business Development Corp.	Sections 79-5-1, et seq.
Check Sales Act	Sections 75-15-1, et seq.
Credit Unions	Sections 81-13-1, et seq.
Lenders Licensed under the Small Loan Regulatory and Small Loan Privilege Tax Acts	Sections 75-67-101, et seq. Sections 75-67-201, et seq.
Motor Vehicle Sales Finance Act	Sections 63-19-1, et seq.
Trust Companies	Sections 81-3-3, et seq.

BANK CHANGES - 1981

Calhoun County Bank, Calhoun City, a branch bank of the Grenada Bank, Grenada, converted from a branch bank to a branch office effective January 5, 1981.

First Greenwood Bank, Greenwood, a branch bank of the Grenada Bank, Grenada, converted from a branch bank to a branch office effective January 5, 1981.

Five Points Branch Office, Corinth, a branch office of The Security Bank, Corinth, changed the name of the branch office to Shiloh Road Branch Office, effective January 14, 1981.

Peoples Bank, Senatobia, changed the domicile of the bank from 221 West Main Street to 207 East Main Street, both locations within Senatobia, effective January 19, 1981.

Downtown Branch Office, 221 West Main Street, Senatobia, a drive-in teller window of the Peoples Bank, Senatobia, opened for business, January 19, 1981.

Carroll County Bank, Vaiden, a branch office of the Merchants & Farmers Bank of Winona, Winona, changed the domicile of the branch office from south of Highway 35, between Highways 51 and 55, to Highway 430 at Shongalo Road, both locations within Vaiden, effective January 19, 1981.

Indianola Bank, Indianola, a branch bank of Planters Bank and Trust Company, Ruleville, changed the name of the branch bank to Planters Bank and Trust Company, effective March 1, 1981.

West Brook Mart Branch Office, West Monticello Street, Brookhaven, a drive-in teller window of the State Bank & Trust Company, Brookhaven, converted to a branch office, effective March 23, 1981.

Bank of Simpson County, Magee, changed the domicile of the bank from 209 North Main Street to 220 North Main Street, both locations withing Magee, effective March 30, 1981.

The Peoples Bank & Trust Company, Tupelo, changed the domicile of the bank from 209 West Main Street to 209 Troy Street, both locations within Tupelo, effective March 30, 1981.

Main Street Branch Office, 209 West Main Street, Tupelo, a branch office of The Peoples Bank & Trust Company, Tupelo, opened for business, March 30, 1981.

First Citizens Bank and Trust Company, Poplarville, merged with and under the charter of the Bay Springs Bank, Bay Springs, and established as a branch bank in Poplarville and a branch bank in Picayune, effective at the open of business, April 1, 1981.

Bay Springs Bank, Bay Springs, by charter amendment, changed the name of the bank to the Commonwealth Bank, Bay Springs, effective at the open of business, April 1, 1981.

Peoples Bank of Louin, Louin, a branch office of the Newton County Bank, Newton, changed the domicile of the branch office from 607 West Main Street (Highway 15) to 610 East Main Street (Highway 15), both locations within Louin, effective April 14, 1981.

Bank of McComb, McComb, merged with and under the charter of the Southwest Mississippi Bank, Magnolia, to be known as the First Bank of Southwest Mississippi, with the domicile of the bank changed from Magnolia to McComb, and the establishment of the branch at Magnolia as a branch bank, effective at the open of business, May 1, 1981.

Batesville Branch Bank, 99 Public Square, Batesville, a branch bank of the Bank of North Mississippi, Oakland, opened for business May 1, 1981.

Union Branch Office, Highw 15 North, Union, a branch office of The Citizens Bank of Philadelphia, Philadelphia, opene r business May 11, 1981.

Wesson Branch Office, Wes n, a branch office of the Bank of Hazlehurst, Hazlehurst, opened for business, May 26, 1981.

Walnut Branch Office, Highway 72 West, Walnut, a branch office of The Bank of Falkner, Falkner, opened for business, June 22, 1981.

The Bank of Quitman, Quitman, converted from a state chartered bank to a national bank to be known as the Great Southern National Bank, Quitman, effective June 24, 1981.

Gulfport Branch Office, Gulfport, a branch office of the Merchants Bank & Trust Company, Bay St. Louis, changed the domicile of the branch office from 1215 25th Avenue to 1300 25th Avenue, both locations within Gulfport, June 29, 1981.

Sawmill Square Mall Branch Office, Sawmill Square Shopping Center, Laurel, a branch office of the Bank of Laurel, Laurel, opened for business, July 1, 1981.

Water Valley Branch Bank, Water Valley, a branch bank of the Grenada Bank, Grenada, converted to a branch office effective July 3, 1981.

South Main Branch Office, 103 Pinola Drive, Magee, a drive-in teller window of the State Guaranty Bank, Magee, opened for business, August 3, 1981.

Main Office Drive-In, 2108 4th Street, Meridian, a drive-in teller window of The Merchants and Farmers Bank, Meridian, opened for business, September 1, 1981.

Hattiesburg Branch Bank, 213 South 26th Avenue, Hattiesburg, a branch bank of the Bank of Prentiss, Prentiss, opened for business September 14, 1981.

Merchants and Planters Bank, Tchula, merged with and under the charter of the First National Bank of Holmes County, Lexington, at the close of business, September 30, 1981.

The purchase of the assets and assumption of the liabilities of the Booneville Branch Bank, Booneville, a branch bank of the First Mississippi Bank of Commerce, Walnut, by the First Citizens National Bank, Tupelo, was consummated October 1, 1981.

Bank of Hattiesburg, Hattiesburg, merged with and under the charter of the Great Southern National Bank, Jackson, effective at the open of business, October 1, 1981.

People's Bank and Trust, Olive Branch, changed the domicile of the bank from 9123 East Pigeon Roost Road to 8975 Goodman Road, both locations within Olive Branch, effective October 19, 1981.

Market Street Branch Office, 111 South Fifth Street, Columbus, a branch office of the Merchants and Farmers Bank, Columbus, discontinued operations, October 30, 1981.

Park Avenue Branch Office, 905-907 West Park Avenue, Greenwood, a branch office of the Bank of Commerce, Greenwood, opened for business, November 2, 1981.

Bank of Pelahatchie, Pelahatchie, a branch office of the Citizens Bank and Trust Company, Morton, changed the name of the branch office to Pelahatchie Branch Office, Pelahatchie, effective November 16, 1981.

Main Street Branch Office, 209 West Main Street, Tupelo, a branch office of The Peoples Bank & Trust Company, Brookhaven, opened for business, November 20, 1981.

A Plus Banker, 2 Industrial Park Road, Brookhaven, an electronic terminal of the Brookhaven Bank and Trust Company, Brookhaven, opened for business, November 20, 1981.

Hancock Bank, Gulfport, changed the domicile of the bank from 2500 14th Street to 2510 14th Street, both locations within Gulfport, at the open of business, November 30, 1981.

People's Bank and Trust, Olive Branch, merged with and under the charter of The Bank of Mantee, Mantee, and established as a branch bank, effective at the close of business, November 30, 1981.

Crossroads Branch Office, Highway 16 and 35, Carthage, a drive-in teller window of the Bank of Central Mississippi, Carthage, opened for business December 4, 1981.

Bank of Wesson, Wesson, merged with and under the charter of the Merchants and Planters Bank, Hazlehurst, and established as a branch bank, effective at the close of business December 31, 1981.

MAINTENANCE FUND

State Treasury - Balance January 1, 1981			$ 568,450.11
Income:			
Bank Assessments-Base	10,500.00		
Bank Assessments-Added	916,793.25	927,293,25	
Credit Unions - Annual Fees	3,227.84		
Credit Unions - Exams	34,869.32	38,097.16	
Call Reports	383.00		
Refund on Telephone	158.72		
Branch Apps - Mergers	11,000.00	11,541.72	
Others:			
Refund-Dues and Subs	450.00		
Refund-Conv. Req.	202.50		
Refund-Witness Duty (Turnbough)	90.00		
Trust Exams	150.00		
Copy of Records	51.86	944.36	
Sale of Checks	7,400.00		
Sale of Checks-Exams	39.00	7,439.00	
			985,315.49
			$1,553,765.60
Disbursement:			
Salary - Commissioner	37,333.28		
Salary - Examiners, Staff	497,622.54		
Per Diem - Banking Board	560.00		
Per Diem - Credit Union Board	440.00	535,955.82	
Social Security	35,064.34		
Retirement	44,701.78		
Emp. Security	1,740.00		
Group Insurance	11,256.42		
Workmen's Comp.	2,512.08	95,274.62	
Travel - Banking Board	936.15		
Travel - Credit Union Board	891.92		
Travel - Commissioner	1,389.46		
Travel - Examiners	238,985.67		
Travel - o/s - Examiners	3,772.60	248,330.80	
Postage	6,124.60		
Telephone	18,827.38		
Repairs, Mnts-Furn. & Equipment	3,712.42		
Legal Notices	313.99		
Court Reporter	1,442.30		
Freight-Storage of Records	168.50		

Subscriptions - Dues	5,614.40		
Rent - Office	27,896.00		
Rental - Equipment	10,912.34		
Bond Premiums	109.00		
Tuition	3,095.00		
Carpet	1,000.00		
Drapes	1,599.00		
State Personnel Board	1,912.00		
Legal Fees	28,609.19		
Misc. (repairs)	105.31		
State Audit	1,000.00	112,441.43	
Office Supplies	9,912.52		
Coffee, Flowers	300.55	10,213.07	
Furniture & Equipment	847.00	847.00	
			1,003,062.74
State Treasury - December 31, 1981			$ 550,702.86

MOTOR VEHICLE SALES FINANCE

State Treasury - January 1, 1981 ..... $66,174.96

Income:

License Fees	1981	7,800			
	1982	15,300	23,100.00		
Examinations			9,609.30		32,709.30
					98,884.26

Disbursements:

Salaries	18,336.65			
Social Security	1,219.00			
Retirement	1,535.75			
Insurance	360.60			
Employment Security	60.00			
Workmen's Comp.	68.24		21,580.24	
Travel		3,721.91	3,721.91	
State Personnel Board		97.00		
Telephone		686.83	783.83	
Office Supplies		68.58		
			68.58	
Furniture and Equipment			284.90	26,439.46
State Treasury - December 31, 1981				72,444.80

SMALL LOAN TAX FUND

State Treasury - January 1, 1981			$183,632.21
Income:			
License Fees 1981	178,500.00		
License Fees 1982	13,800.00	192,300.00	
License Fee - Penalty		600.00	
Examinations		70,779.00	
			263,679.00
			447,311.21
Expenses:			
Salaries	156,470.10		
Social Security	10,405.64		
Retirement	13,081.07		
Insurance	3,212.73		
Employment Security	420.00		
Workmen's Comp.	477.68	184,067.22	
Travel	60,699.04	60,699.04	
Postage	2,569.00		
Subscriptions & Dues	532.00		
Telephone	945.00		
Equipment Rental	594.12		
Repairs to Equipment	53.30		
Rent - Office	8,355.00		
State Personnel Board	528.00		
Carpet	990.00		
Drapes	300.00	14,866.42	
Office Supplies	1,303.86		
Coffee	39.00	1,342.86	
Furniture & Equipment	500.10	500.10	
			261,475.64
State Treasury - December 31, 1981			185,835.57

SALARIES - TRAVEL

	Salaries	Travel
John S. Allison	$ 22,000.00	$ 10,125.78
L. F. Avara	2,141.50	1,421,41
Ronald L. Bailey	17,366.82	11,647.06
John L. Barrett, Jr.	15,278.40	9,462.30
Ronald W. Bond	20,072.00	9,918.81
Theresa L. Brady	11,538.75	10,225.83
David M. Brooks	17,366.82	10,768.65
Stanley W. Cunningham	17,366.82	10,800.86
Newton E. Ford	21,662.00	10,412.56
Gregory L. Goldberg	15,278.40	9,656.02
John Richard Jackson	21,050.00	10,491.50
Billy P. Lane	22,000.00	255.41
Lisa L. Lion	13,178.82	10,942.71
John C. Mobley, Jr.	13,178.82	10,133.81
Mike McAdory	15,278.40	10,451.57
Melanie A. McCoy	13,624.80	-0-
Jackie V. McFerrin	15,278.40	12,346.15
Grace J. Ray	20,697.57	-0-
Jerry W. Ray	7,922.72	4,070.51
Roger L. Sinclair	15,278.40	10,726.10
Charles T. Smyth	10,999.98	4,726.40
Glenn Smith	37,333.28	3,744.46
Vernon D. Springer	120.46	-0-
W. E. Stone	22,000.00	9,323.23
Billy M. Tannehill	22,000.00	9,123.74
William J. Tremaine	16,669.25	7,278.84
Alanson V. Turnbough	25,000.00	2,655.03
Ted S. Warren	22,000.00	8,984.15
Phillip J. Zuccaro	9,254.60	10,523.85
John R. Childress	22,000.00	9,558.20
Terry E. Dodgen	19,313.58	10,277.17
H. Coy Fletcher	22,000.00	9,091.32
Hayward Lee Harmon	17,366.82	10,147.56
James R. Harrison	21,999.99	11,291.11
J. A. Hatcher	9,533.96	1,143.43
John T. Miller	22,000.00	10,433.95
Helen B. Napier	24,000.00	54.38
M. Avis Parham	6,188.80	-0-
Charles A. Roper	18,580.41	6,484.90
Clark Simmons, Jr.	21,842.00	12,131.97
L. M. Wesley	22,000.00	10,092.95
	$709,762.57	$310,923.68

UNCLAIMED ACCOUNTS AGAINST BANKS IN LIQUIDATION

Carried with United Southern Bank, Clarksdale		
Bank of Duncan	$ 3.76	
Bank of Shelby	67.32	71.08
Carried with Bank of Brooksville, Brooksville (Branch, National Bank of Commerce of Mississippi, Starkville)		
Bank of Crawford-Depositors Account	$ 292.97	
Bank of Crawford-Shareholders Account	158.72	451.69
Carried with The Security Bank, Corinth		
Merchants & Farmers Bank, Corinth		844.20
Carried with Bank of Greenwood, Greenwood (Branch, First National Bank, Jackson)		
Greenwood Bank & Trust Company		1,073.40
Carried with Planters Bank and Trust Company, Indianola (Branch, Planters Bank and Trust Company, Ruleville)		
Delta Penny Savings Bank, Indianola	3,260.43	
Isola State Bank	2,808.83	6,069.26
Carried with Deposit Guaranty National Bank, Jackson		
Farmers Savings Bank, Batesville	1.59	
Bank of Braxton, Dividend No. 1	10.04	
Bank of Braxton, Dividend No. 2	3.12	
Bank of Braxton, Dividend No. 3	6.51	
Bank of Braxton, Dividend No. 4	4.07	
Bank of Braxton	9.78	
Peoples Bank, Calhoun City	1.75	
Bank of Cruger	205.90	
Peoples Bank, Crystal Springs	368.27	
D'Lo Bank, Dividend No. 1	16.68	
D'Lo Bank, Dividend No. 2	31.00	
Citizens Bank & Trust Company, Greenville	2,220.34	
Wilson Banking Company, Greenwood	.58	
Bank of Guntown	.71	
Citizens State Bank, Heidelberg	219.50	
Bank of Hickory Flat	2.31	
Citizens Savings Bank & Trust Company, Jackson	1,034.20	
Merchants Bank, Jackson	2.75	
Merchants Bank, Jackson	1.33	
Merchants Bank, Jackson	1.17	
Merchants Bank, Jackson	2.16	
Merchants Bank, Jackson	61.17	
"Old" Bank of Leakesville	521.68	
Bank of Nesbit	1.99	
Citizens Bank, Newton	9.44	
Commercial Bank & Trust Company, Okolona	96.87	
Okolona Banking Company	38.03	

Guaranty Bank & Trust Company, Oxford	32.23	
Potts Camp State Bank	238.70	
Bank of Saltillo	2.12	
Bank of Tallahatchie, Sumner	74.43	
Peoples Bank, Utica	53.41	5,273.83
Carried with The Valley Bank, Rosedale		
Peoples Bank, Gunnison		3,320.57
Carried with Bank of Mississippi, Tupelo		
Bank of Shannon,	29.25	
Peoples Bank & Trust Company, Tupelo	25.00	54.25
		$17,158.28

UNCLAIMED ACCOUNTS AGAINST CREDIT UNIONS IN LIQUIDATION

Carried with Richton Bank and Trust Company, Richton	
St. Paul Credit Union, Biloxi	152.40
Carried with Bank of Mississippi, Tupelo	
Carter Credit Union, West Point	274.22
	426.62

TRUST COMPANIES

(Section 81-3-3, Mississippi Code of 1972)

Guardian Trust Company ..... Jackson

BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS

(Sections 79-5-1 to 79-5-37, Mississippi Code of 1972)

Great Southern Business and Industrial Development Corporation ..... Jackson
Chartered 3-20-68.

BANK SECURITIES CORPORATIONS

(Section 81-5-29, Mississippi Code of 1972)

Hancock Bank Securities Corporation ..... Gulfport
Chartered December 17, 1936.

First United Bank Securities Corporation ..... Meridian
Chartered October 29, 1979.

Newton County Bank Securities Corporation ..... Newton
Chartered January 28, 1936.

BANK HOLDING COMPANIES

December 31, 1981

Holding Company	Bank	Approval Date
Bay Springs Financial Corporation Bay Springs	Commonwealth Bank Bay Springs	November 2, 1979
Citizens Financial Corporation Belzoni	Citizens Bank and Trust Company Belzoni	December 18, 1981
Guaranty Capital Corporation Belzoni	Guaranty Bank and Trust Company Belzoni	November 9, 1981
First Jefferson Corporation Biloxi	Jefferson Bank Biloxi	August 13, 1981
Brookhaven Financial Corporation Brookhaven	Brookhaven Bank and Trust Company Brookhaven	November 19, 1981
First Carthage Corporation Carthage	The Carthage Bank Carthage	December 26, 1980
Second Security Corporation Corinth	The Security Bank Corinth	May 8, 1980
M & M Financial Corporation Ellisville	Merchants and Manufacturers Bank of Ellisville Ellisville	July 13, 1978
Flora Financial Corporation Flora	Bank of Flora Flora	June 23, 1981
Farmers and Merchants Corporation Forest	Farmers and Merchants Bank Forest	February 9, 1978
First State Financial Corporation Gulfport	First State Bank Gulfport	November 10, 1980
Peoples of Indianola, Inc. Indianola	Peoples Bank of Indianola Indianola	May 16, 1979
First M & F Corporation Kosciusko	Merchants and Farmers Bank Kosciusko	October 11, 1979
Holmes County Capital Corporation Lexington	Holmes County Bank & Trust Company Lexington	November 29, 1981
First Southwest Corporation McComb	First Bank of Southwest Mississippi McComb	October 16, 1981
Citizens Capital Corporation Mount Olive	Mount Olive Bank Mount Olive	February 12, 1980
Southwest Security, Inc. Natchez	First Natchez Bank Natchez	December 12, 1980
Port Gibson Capital Corporation Port Gibson	Port Gibson Bank Port Gibson	November 16, 1981

Southeast Capital Corporation Quitman	Southeast Mississippi Bank Quitman	February 17, 1981
Planters Holding Company Ruleville	Planters Bank & Trust Company Ruleville	January 8, 1981
The Peoples Corporation Ripley	The Peoples Bank Ripley	October 28, 1981

PARTICIPATION BY EXAMINERS IN BANK EXAMINATIONS AND SURVEYS

Examiner	Bank Examinations	Surveys
Allison, John S.	36	10
Avara, Laurin F.	15	
Bailey, Ronald L.	48	
Barrett, John L., Jr.	44	
Bond, Ronald W.	47	
Brady, Theresa L.	44	
Brooks, David M.	42	
Cunningham, Stanley W.	45	
Ford, Newton E.	42	1
Goldberg, Gregory L.	47	
Jackson, John R.	41	
Lion, Lisa L.	40	
McAdory, Michael	51	
McFerrin, Jackie V.	40	
Mobley, John C., Jr.	44	
Ray, Jerry W.	13	
Sinclair, Roger L.	41	
Smyth, Charles T.	22	
Stone, William E.	40	1
Tannehill, Billy M.	35	
Tremaine, William J.	37	
Warren, Ted S.	44	
Zuccaro, Phillip J.	30	

REPORT OF CONDITION
December 31, 1981

	State	National	Total
Number of Banks	133	36	169
Number of Branches	433	293	726
ASSETS			
Cash and due from depository institutions	506,945	744,568	1,251,513
U. S. Treasury securities	609,303	431,997	1,041,300
Obligations of other U. S. Government agencies and corporations	629,296	305,386	934,682
Obligations of States and political subdivisions in the United States	1,078,373	827,926	1,906,299
All other securities	16,987	39,606	56,593
Federal funds sold and securities purchased under agreements to resell	399,763	392,192	791,955
Loans, Total (excluding unearned income)	3,219,892	2,897,336	6,117,228
Less: Allowance for possible loan losses	154	9,540	9,694
Lease financing receivables	150,927	125,362	276,289
Bank premises, furniture and fixtures and other assets representing bank premises	10,477	10,148	20,625
Real estate owned other than bank premises	171,155	193,087	364,242
All other assets	6,793,272	5,977,148	12,770,420
TOTAL ASSETS			
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	1,164,794	1,133,192	2,297,986
Time and savings deposits of individuals, partnerships, and corporations	4,051,094	2,932,842	6,983,936
Deposits of United States Government	11,201	10,894	22,095
Deposits of States and political subdivisions in the United States	656,545	504,299	1,160,844
All other deposits	65,379	226,093	291,472
Certified and officers' checks	32,425	17,341	49,766
TOTAL DEPOSITS	5,981,438	4,824,661	10,806,099
Federal funds purchased and securities sold under agreements to repurchase	97,015	514,816	611,831
Interest-bearing demand notes (note balances) issued to the U. S. Treasury and other liabilities for borrowed money	25,156	45,233	70,389
Mortgage indebtedness and liability for capitalized leases	1,940	18,599	20,539
All other liabilities	140,954	154,144	295,098
TOTAL LIABILITIES	6,246,503	5,557,453	11,803,956
Subordinated notes and debentures	10,135	13,560	23,695

EQUITY CAPITAL			
Preferred stock			
Common stock	77,417	50,629	128,046
Surplus	424,196	341,740	765,936
Undivided profits and reserve for contingencies and other capital reserves	35,021	13,766	48,787
TOTAL EQUITY CAPITAL	536,634	406,135	942,769
TOTAL LIABILITIES AND EQUITY CAPITAL	6,793,272	5,977,148	12,770,420

CONSOLIDATED REPORT OF INCOME—ALL STATE BANKS

(Including Domestic Subsidiaries)

(Dollar Amount in thousands)
January 1, 1981 to December 31, 1981

1. OPERATING INCOME:	
a. Interest and fees on loans	$476,768
b. Interest on balance with depository institutions	14,225
c. Income on Federal funds sold and securities purchased under agreements to resell	65,501
d. Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporations	121,823
e. Interest on obligations of States and political subdivisions in the U.S.	64,893
f. Income from all other securities	1,551
g. Income from lease financing	96
h. Income from fiduciary activities	1,719
i. Service charge on deposit accounts	29,986
j. Other service charges, commissions, and fees	14,666
k. Other operating income	9,283
l. TOTAL OPERATING INCOME (sum of items 1a thru 1k)	800,511
2. OPERATING EXPENSES:	
a. Salaries and employee benefits	109,757
b. Interest on time certificates of deposit of $100,000 or more	117,371
c. Interest on other deposits	353,526
d. Expense of Federal funds purchased and securities under agreements to repurchase	14,578
e. Interest on demand notes (note balance) issued to U.S. Treasury and on other borrowed money	3,568
f. Interest on subordinated notes and debentures	1,045
g. Occupancy expense of bank premises, Net, and furniture and equipment expense	28,692
h. Provision for possible loan losses	22,870
i. Other operating expenses	67,661
j. TOTAL OPERATING EXPENSES (sum of items 2a thru 2i)	719,068
3. INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES (item 1l minus 2j)	81,443
4. APPLICABLE INCOME TAXES	5,870
5. INCOME BEFORE SECURITIES GAINS OR LOSSES (item 3 minus 4)	75,573
6. SECURITIES GAINS (losses), NET	(3,561)
7. NET INCOME (item 5 plus or minus 6c)	72,012
OR	
7. INCOME BEFORE EXTRAORDINARY ITEMS	72,012
8. EXTRAORDINARY ITEMS, NET OF TAX EFFECT (from Section F)	717
9. NET INCOME (item 7 plus or minus 8)	72,729

TOTAL ASSETS
OF INDIVIDUAL STATE BANKS INCLUDING BRANCHES

December 31, 1981

(In Millions of Dollars)

Aberdeen	Monroe Banking and Trust Company	31,998
Amory	Security Bank of Amory	40,128
Anguilla	Bank of Anguilla	45,481
Baldwyn	Farmers and Merchants Bank	26,864
Batesville	Batesville Security Bank	50,568
Bay St. Louis	Merchants Bank & Trust Company	62,130
Bay Springs	Bay Springs Bank	68,275
Bay Springs	Jasper County Bank	27,758
Belzoni	Citizens Bank & Trust Company	76,079
Belzoni	Guaranty Bank and Trust Company	34,126
Benoit	Bank of Benoit	5,783
Biloxi	Jefferson Bank	15,191
Biloxi	The Peoples Bank of Biloxi	80,566
Bolton	The Merchants Bank	2,670
Brandon	Central Bank of Mississippi	17,703
Brandon	Rankin County Bank	101,719
Brookhaven	Brookhaven Bank and Trust Company	109,395
Brookhaven	State Bank & Trust Company	39,006
Bruce	Farmers and Merchants Bank	9,920
Byhalia	Citizens Bank	14,711
Canton	Canton Exchange Bank	71,135
Carthage	Bank of Central Mississippi	19,800
Carthage	The Carthage Bank	53,885
Charleston	Tallahatchie County Bank	19,417
Clarksdale	United Southern Bank	221,485
Cleveland	The Cleveland State Bank	73,024
Coldwater	Citizens Bank	14,448
Collins	Covington County Bank	17,003
Collins	State Bank and Trust Company	17,592
Columbia	The Citizens Bank	65,925
Columbus	Merchants & Farmers Bank	61,550
Como	State Bank of Como	8,760
Corinth	Alcorn Bank and Trust Company	13,488
Corinth	The Security Bank	70,667
Crenshaw	Bank of Crenshaw	4,741
Crystal Springs	Bank of the South	7,417
DeKalb	Commercial Bank of DeKalb	26,645
Duck Hill	Duck Hill Bank	9,515
Edwards	The Bank of Edwards	12,492
Ellisville	Merchants and Manufacturers Bank of Ellisville	47,800
Falkner	The Bank of Falkner	16,086
Fayette	The Jefferson County Bank	6,385
Flora	Bank of Flora	23,547

Forest	The Bank of Forest	36,374
Forest	Farmers and Merchants Bank	40,640
Foxworth	Foxworth Bank	28,552
Fulton	Tombigbee Bank & Trust Company	16,391
Greenwood	Bank of Commerce	43,399
Grenada	Grenada Bank	503,557
Gulfport	First State Bank	15,381
Gulfport	Hancock Bank	397,155
Hazlehurst	Bank of Hazlehurst	45,510
Hazlehurst	Merchants and Planters Bank	41,616
Hernando	The Hernando Bank	47,413
Hollandale	Bank of Hollandale	30,512
Holly Springs	Bank of Holly Springs	27,065
Holly Springs	First State Bank	26,470
Holly Springs	Merchants & Farmers Bank of Holly Springs	18,618
Indianola	Peoples Bank of Indianola	40,213
Iuka	The Iuka Guaranty Bank	37,429
Jackson	The Mississippi Bank	341,683
Kilmichael	Bank of Kilmichael	15,629
Kosciusko	Attala Bank of Kosciusko	28,512
Kosciusko	Merchants and Farmers Bank	102,445
Laurel	Bank of Laurel	43,110
Leland	The Bank of Leland	29,445
Lexington	Holmes County Bank & Trust Company	33,604
Louisville	Citizens Bank and Trust Company	41,432
Lucedale	Bank of Lucedale	43,088
Macon	The Merchants and Farmers Bank	48,019
Magee	Bank of Simpson County	18,695
Magee	State Guaranty Bank	32,864
Mantee	The Bank of Mantee	35,705
Marks	Citizens Bank & Trust Company of Marks	32,498
McComb	First Bank of Southwest Mississippi	102,835
Meadville	Bank of Franklin	39,266
Mendenhall	Peoples Bank	41,087
Meridian	First United Bank of Mississippi	95,183
Meridian	Merchants & Farmers Bank	142,292
Morton	Bank of Morton	34,505
Morton	Citizens Bank and Trust Company	12,202
Moss Point	Pascagoula - Moss Point Bank	109,871
Moss Point	The American Bank of Jackson County	17,571
Mount Olive	Mount Olive Bank	28,462
Natchez	First Natchez Bank	41,152
New Albany	Bank of New Albany	57,672
New Augusta	Perry County Bank	16,245
Newton	Newton County Bank	56,831
North Carrollton	Peoples Bank & Trust Company	6,470
Oakland	Bank of North Mississippi	14,157
Okolona	The Bank of Okolona	15,448
Oxford	Oxford Bank & Trust Company	17,222

Pascagoula	Merchants & Marine Bank	93,236
Philadelphia	Bank of Philadelphia	35,926
Philadelphia	The Citizens Bank of Philadelphia	56,037
Port Gibson	The Mississippi Southern Bank	16,896
Port Gibson	Port Gibson Bank	34,202
Prentiss	Bank of Prentiss	38,170
Purvis	Lamar County Bank	30,251
Quitman	Southeast Mississippi Bank	39,089
Raleigh	The Bank of Raleigh	23,401
Raymond	Merchants and Planters Bank	10,874
Richton	Richton Bank & Trust Company	22,835
Ripley	The Peoples Bank	67,416
Rosedale	The Valley Bank	13,838
Ruleville	Bank of Ruleville	14,697
Ruleville	Planters Bank & Trust Company	67,201
Sardis	Bank of Sardis	15,873
Sardis	Panola County Bank	18,121
Senatobia	Peoples Bank of Senatobia	33,745
Senatobia	Senatobia Bank	28,392
Shelby	The Bank of Bolivar County	10,379
Silver Creek	South Central Bank	31,262
Starkville	Security State Bank	100,113
Stonewall	The Stonewall Bank	7,467
Taylorsville	Smith County Bank	29,434
Tchula	Planters Bank	28,935
Tunica	Tunica County Bank	18,463
Tupelo	Bank of Mississippi	412,403
Tupelo	The Peoples Bank and Trust Company	275,069
Tylertown	Walthall Citizens Bank	17,881
Vicksburg	The American Bank	54,429
Walnut	First Mississippi Bank of Commerce	8,454
Walnut Grove	Bank of Walnut Grove	13,756
Water Valley	Bank of Water Valley	27,294
Water Valley	The Mechanics Savings Bank of Water Valley	29,335
Waynesboro	First State Bank	78,022
Webb	The Bank of Webb	3,565
Wiggins	Bank of Wiggins	28,927
Winona	Bank of Winona	30,787
Winona	Merchants & Farmers Bank of Winona	19,779
Woodville	Commercial Bank	19,945
Yazoo City	Bank of Yazoo City	53,000
		6,793,272

TOTAL ASSETS
OF INDIVIDUAL NATIONAL BANKS INCLUDING BRANCHES

December 31, 1981

(In Millions of Dollars)

Biloxi	Metropolitan National Bank	20,168
Clarksdale	First National Bank of Clarksdale	56,377
Cleveland	First National Bank of Bolivar County	16,576
Columbus	Citizens National Bank of Columbus	14,460
Columbus	First Columbus National Bank	105,934
Corinth	National Bank of Commerce of Corinth	56,787
Greenville	The First National Bank of Greenville	100,197
Gulfport	Gulf National Bank	53,781
Hattiesburg	First Mississippi National Bank	398,773
Hernando	First National Bank	27,482
Iuka	First American National Bank of Iuka	23,886
Jackson	Consumer National Bank	7,010
Jackson	Deposit Guaranty National Bank	1,845,667
Jackson	First National Bank of Jackson	1,427,003
Jackson	Great Southern National Bank	173,473
Laurel	The Commercial National Bank and Trust Company of Laurel	128,014
Laurel	The First National Bank of Laurel	116,339
Lexington	First National Bank of Holmes County	50,503
Lucedale	First National Bank of Lucedale	19,849
Meridian	The Citizens National Bank of Meridian	134,935
Natchez	Britton & Koontz First National Bank	65,020
New Albany	First National Bank	77,484
Newton	First National Bank of Newton	23,740
Ocean Springs	First National Bank of the South	68,066
Oxford	The First National Bank of Oxford	40,626
Pascagoula	Citizens National Bank	28,383
Picayune	First National Bank of Picayune	36,650
Pontotoc	The First National Bank of Pontotoc	49,333
Rosedale	First National Bank	12,086
Starkville	National Bank of Commerce of Mississippi	211,091
Tupelo	First Citizens National Bank	133,016
Union	Peoples Bank of Mississippi, N.A.	177,818
Vicksburg	First National Bank of Vicksburg	124,096
Vicksburg	Merchants National Bank	107,171
West Point	The First National Bank of West Point	32,679
Wiggins	First National Bank of Wiggins	12,675
		5,977,148

LIST OF ALL STATE AND NATIONAL BANKS, BRANCHES

ALPHABETIZED BY COUNTIES AND BY CITIES WITHIN COUNTIES

December 31, 1981

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Adams	Natchez	Britton & Koontz First National Bank	4
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		First Natchez Bank	2
	Washington	Washington Branch Branch, Britton & Koontz First National Bank, Natchez	
Alcorn	Corinth	Alcorn Bank and Trust Company	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		National Bank of Commerce of Corinth	3
		The Security Bank	4
	Rienzi	Rienzi Branch Office Branch, The Security Bank, Corinth	
Amite	Gloster	Amite County Bank Branch, First National Bank of Jackson, Jackson	
	Liberty	Amite County Bank Branch, First National Bank of Jackson, Jackson	
Attala	Ethel	Ethel Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
	Kosciusko	Attala Bank of Kosciusko	1
		Merchants and Farmers Bank	4
		Kosciusko Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	1
	Sallis	Sallis Branch Office Branch, Merchants and Farmers Bank, Kosciusko	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Benton	Ashland	First National Bank Branch, First National Bank, New Albany	
		Merchants & Farmers Bank of Benton County Branch, Merchants & Farmers Bank, of Holly Springs	
	Hickory Flat	First National Bank Branch, First National Bank, New Albany	
	Michigan City	Michigan City Branch Office Branch, First State Bank, Holly Springs	
Bolivar	Benoit	Bank of Benoit	
	Beulah	First National Bank Branch, First National Bank, Rosedale	
	Cleveland	Bank of Cleveland Branch Bank, Grenada Bank, Grenada	2
		The Cleveland State Bank	2
		First National Bank of Bolivar County	1
		Cleveland Branch Office Branch, The Valley Bank, Rosedale	
	Duncan	Duncan Branch Office Branch, The Bank of Bolivar County, Shelby	
	Gunnison	Gunnison Branch Office Branch, The Valley Bank, Rosedale	
	Merigold	Merigold Bank Branch Bank, The Cleveland State Bank, Cleveland	
	Mound Bayou	Mound Bayou Branch Office Branch, The Bank of Bolivar County, Shelby	
	Rosedale	First National Bank	
		The Valley Bank	1
	Shaw	Bank of Shaw Branch Bank, Grenada Bank, Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Shelby	The Bank of Bolivar County	
		Bank of Shelby Branch Bank, Grenada Bank, Grenada	
Calhoun	Bruce	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Farmers and Merchants Bank	
	Calhoun City	Calhoun County Bank Branch Bank, Grenada Bank, Grenada	
	Derma	Bank of Derma Branch, Grenada Bank, Grenada	
	Pittsboro	Bank of Pittsboro Branch, Farmers and Merchants Bank, Bruce	
	Vardaman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Carroll	Carrollton	Carrollton Branch Office Branch, Peoples Bank & Trust Company, North Carrollton	
	North Carrollton	Peoples Bank & Trust Company	
	Vaiden	Vaiden Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
		Carroll County Bank Branch, Merchants and Farmers Bank of Winona, Winona	
Chickasaw	Houlka	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Houston	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		Houston State Bank Branch Bank, Grenada Bank, Grenada	1
	Okolona	The Bank of Okolona	
		Chickasaw County Office Branch, First Citizens National Bank, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Choctaw	Ackerman	Bank of Ackerman Branch Bank, Grenada Bank, Grenada	1
		Ackerman Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
	Weir	Weir Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
Claiborne	Port Gibson	The Mississippi Southern Bank	
		Port Gibson Bank	
Clarke	Enterprise	Enterprise Branch Office Branch, Great Southern National Bank, Jackson	
		Enterprise Branch Office Branch, The Stonewall Bank, Stonewall	
	Pachuta	Pachuta Branch Office Branch, Great Southern National Bank, Jackson	
	Quitman	Quitman Branch Office Branch, Great Southern National Bank, Jackson	
		Southeast Mississippi Bank	
	Shubuta	Bank of Shubuta Branch Bank, Southeast Mississippi Bank, Quitman	
	Stonewall	The Stonewall Bank	
Clay	West Point	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Clay County Bank and Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	2
		First National Bank of West Point	2
Coahoma	Clarksdale	Coahoma Bank Branch Bank, Grenada Bank, Grenada	2
		First National Bank of Clarksdale	2
		United Southern Bank	3

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Friars Point	Friars Point Branch Office Branch, United Southern Bank, Clarksdale	
	Jonestown	Coahoma Bank Branch, Grenada Bank, Grenada	
		Jonestown Branch Office Branch, United Southern Bank, Clarksdale	
	Lula	Coahoma Bank Branch, Grenada Bank, Grenada	
		Lula Branch Office Branch, United Southern Bank, Clarksdale	
Copiah	Crystal Springs	Bank of the South	
		The Mississippi Bank Branch Bank, The Mississippi Bank, Jackson	2
	Gallman	Gallman Branch Office Branch, Bank of Hazlehurst, Hazlehurst	
	Georgetown	Georgetown Bank Branch Bank, Merchants and Planters Bank, Hazlehurst	
	Hazlehurst	Bank of Hazlehurst	2
		Merchants and Planters Bank	
	Wesson	Wesson Branch Office Branch Bank, Merchants and Planters Bank, Hazlehurst	
Covington	Collins	Collins Branch Office Branch, Mount Olive Bank, Mount Olive	
		Covington County Bank	
		State Bank & Trust Company	1
	Mount Olive	Mount Olive Bank	1
	Seminary	Seminary Branch Office Branch, State Bank & Trust Company, Collins	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
DeSoto	Eudora	Eudora Branch Office Branch, The Hernando Bank, Hernando	
	Hernando	First National Bank	
		The Hernando Bank	1
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Horn Lake	Bank of Horn Lake Branch, The Hernando Bank, Hernando	
	Olive Branch	People's Bank and Trust Branch Bank, The Bank of Mantee, Mantee	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
	Southaven	Coahoma Bank Branch Bank, Grenada Bank, Grenada	
		Southaven Branch Branch, First National Bank, Hernando	1
		Bank of Southaven Branch, The Hernando Bank, Hernando	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Walls	Lynchburg Branch Branch, First National Bank, Hernando	
		Bank of Walls Branch, Tunica County Bank, Tunica	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Forrest	Hattiesburg	First Mississippi National Bank	6
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		Hattiesburg Branch Branch, First National Bank of Jackson, Jackson	6
		Bank of Hattiesburg Branch, Great Southern National Bank, Jackson	2
		Hattiesburg Branch Bank Branch Bank, Bank of Prentiss Prentiss	
	Petal	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Petal Branch Branch, Deposit Guaranty National Bank, Jackson	
		Petal - Harvey Branch Branch, First National Bank of Jackson, Jackson	
Franklin	Bude	Bude Branch Bank Branch Bank, Bank of Franklin, Meadville	
	Meadville	Bank of Franklin	
	Roxie	Roxie Branch Bank Branch Bank, Bank of Franklin, Meadville	
George	Lucedale	Bank of Lucedale	1
		First National Bank of Lucedale	1
		Multi Mart Branch Office Branch, First State Bank, Waynesboro	
Greene	Leakesville	Bank of Leakesville Branch Bank, First State Bank, Waynesboro	
		Leakesville Branch Branch Bank, First National Bank of Lucedale, Lucedale	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	McLain	McLain Branch Office Branch, Perry County Bank, New Augusta	
	State Line	State Line Branch Office Branch, First State Bank, Waynesboro	
Grenada	Elliott	Elliott Branch Office Branch, Duck Hill Bank, Duck Hill	
	Grenada	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Grenada Bank	3
		Grenada Branch Branch, Peoples Bank of Mississippi, N.A. Union	1
	Holcomb	Bank of Holcomb Branch, Grenada Bank, Grenada	
Hancock	Bay St. Louis	Gulf National Bank Branch, Gulf National Bank, Gulfport	
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	1
		Merchants Bank & Trust Company	
	Diamondhead	Diamondhead Branch office Branch, Hancock Bank, Gulfport	
	Gainesville	National Space Technological Laboratories Branch office Branch, Hancock Bank, Gulfport	
	Waveland	Waveland Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	1
Harrison	Biloxi	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	5
		Gulf National Bank Branch, Gulf National Bank, Gulfport	2
		Hancock Bank Branch, Hancock Bank, Gulfport	
		Jefferson Bank	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Metropolitan National Bank	2
		The Peoples Bank of Biloxi	2
		Biloxi Branch Branch, First National Bank of the South, Ocean Springs	
	Gulfport	First State Bank	1
		Gulfport Office Branch, First Mississippi National Bank, Hattiesburg	1
		Gulf National Bank	2
		Gulfport Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	2
		Hancock Bank	5
	Long Beach	Long Beach Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
		Long Beach Branch Office Branch, Hancock Office, Gulfport	
	Orange Grove	Harrison Central Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
	Pass Christian	Hancock Bank Branch Bank, Hancock Bank, Gulfport	
		Pass Christian Branch Branch, Gulf National Bank, Gulfport	
Hinds	Bolton	The Merchants Bank	
	Clinton	The American Bank Branch Bank, The American Bank, Vicksburg	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Clinton Branch Branch, First National Bank of Jackson, Jackson	
		Clinton Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Edwards	Bank of Edwards	
	Jackson	Great Southern National Bank	2
		Consumer National Bank	1
		Deposit Guaranty National Bank	24
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	5
		First National Bank of Jackson	16
		McDowell Square Branch Office Branch, The American Bank, Vicksburg	
		The Mississippi Bank	8
		North Lamar Street Branch Office Branch, Peoples Bank of Mississippi, N.A. Union	2
	Raymond	Merchants and Planters Bank	1
	Terry	Terry Branch Bank Branch Bank, The Mississippi Bank, Jackson	
	Utica	Utica Branch Office Branch, Great Southern National Bank, Jackson	
Holmes	Durant	Peoples Bank of Durant Branch Bank, Merchants and Farmers Bank, Kosciusko	1
		Durant Branch Branch, First National Bank of Holmes County, Lexington	
	Goodman	Goodman Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
	Lexington	First National Bank of Holmes County	
		Holmes County Bank & Trust Company	1
	Pickens	Pickens Bank Branch, First National Bank of Holmes County, Lexington	
	Tchula	Tchula Branch Branch, First National Bank of Holmes County, Lexington	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	West	West Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
Humphreys	Belzoni	Citizens Bank & Trust Company	1
		Guaranty Bank & Trust Company	1
	Isola	Isola Bank Branch, Citizens Bank & Trust Company, Belzoni	
	Louise	Louise Office Branch, Deposit Guaranty National Bank, Jackson	
		Louise Bank Branch, Planters Bank and Trust Company, Ruleville	
Issaquena	Mayersville	Mayersville Branch Office Branch, Bank of Anguilla, Anguilla	
Itawamba	Fulton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Itawamba County Office Branch, First Citizens National Bank, Tupelo	1
		Tombigbee Bank & Trust Company	
	Mantachie	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Tremont	Tremont Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
Jackson	Escatawpa	Escatawpa Branch Office Branch, Merchants & Marine Bank, Pascagoula	
		Escatawpa Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Gautier	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Gautier Branch Office Branch, Merchants & Marine Bank, Pascagoula	
		Gautier Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Singing River Mall Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Hurley	East Central Branch Office Branch, Bank of Lucedale, Lucedale	
	Kreole	Kreole Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Moss Point	Moss Point Branch Office Branch, Merchants & Marine Bank, Pascagoula	
		Pascagoula-Moss Point Bank	
		The American Bank of Jackson County	
	Ocean Springs	First National Bank of the South	
		Ocean Springs Branch Branch, First Mississippi National Bank, Hattiesburg	
		Ocean Springs State Bank Branch Bank, Pascagoula-Moss Point Bank, Moss Point	
		St. Martins Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Pascagoula	Citizens National Bank	
		Merchants & Marine Bank	2
		Pascagoula Branch Office Branch, First National Bank of the South Ocean Springs	1
		Pascagoula-Moss Point Bank Branch Bank, Pascagoula-Moss Point Bank, Moss Point	3
		Pascagoula Branch Office Branch, The American Bank of Jackson County, Moss Point	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Van Cleave	Vancleave Branch Office Branch, Citizens National Bank, Pascagoula	
Jasper	Bay Springs	Commonwealth Bank,	1
		Jasper County Bank	1
	Heidelberg	Heidelberg Branch Office Branch, Commonwealth Bank, Bay Springs	
		Heidelberg Branch Office Branch, Jasper County Bank, Bay Springs	
	Louin	Peoples Bank of Louin Branch, Newton County Bank, Newton	
	Stringer	Stringer Branch Office Branch, Bay Commonwealth Bank, Bay Springs	
Jefferson	Fayette	Fayette Bank Branch, First Natchez Bank, Natchez	
		The Jefferson County Bank	
Jefferson Davis	Bassfield	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Prentiss	Bank of Prentiss	1
		Prentiss Branch Office Branch, South Central Bank, Silver Creek	
Jones	Ellisville	Bank of Ellisville Branch, Bank of Laurel, Laurel	
		Ellisville Branch The First National Bank of Laurel, Laurel	
		Merchants and Manufacturers Bank of Ellisville	1
	Laurel	Bank of Laurel	2
		The Commercial National Bank and Trust Company of Laurel	4
		The First National Bank of Laurel	3

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Laurel Branch Office Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	
	Sandersville	Sandersville Branch Office Branch, Merchants and Manufacturers of Ellisville, Ellisville	
	Soso	Soso Branch Office Branch, Smith County Bank, Taylorsville	
Kemper	DeKalb	Commercial Bank of DeKalb	
	Preston	Preston Branch Office Branch, Commercial Bank of DeKalb, DeKalb	
	Scooba	Scooba Branch Bank Branch Bank, Merchants & Farmers Bank, Macon	
Lafayette	Abbeville	Abbeville Bank Branch, Bank of Holly Springs, Holly Springs	
	Oxford	Oxford Branch Bank Branch Bank, United Southern Bank, Clarksdale	2
		The First National Bank of Oxford	3
		Oxford Bank & Trust Company	2
Lamar	Lumberton	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Purvis	Lamar County Bank	
	Sumrall	Sumrall Branch Office Branch, Lamar County Bank, Purvis	
Lauderdale	Collinsville	Collinsville Branch Branch, Peoples Bank of Mississippi, N.A. Union	
	Lauderdale	First United Bank of Mississippi Branch, First United Bank of Mississippi, Meridian	
	Marion	Marion Branch Branch, Citizens National Bank, Meridian	
	Meridian	The Citizens National Bank of Meridian	8
		First United Bank of Mississippi	6

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		The Merchants and Farmers Bank	7
		Meridian Branch Office Branch, Great Southern National Bank, Jackson	2
		Peoples Bank of Mississippi, N.A. Branch Bank, Peoples Bank of Mississippi, N.A., Union	4
Lawrence	Monticello	Highway 84 Branch Office Branch, South Central Bank, Silver Creek	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	New Hebron	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Silver Creek	South Central Bank	
Leake	Carthage	Bank of Central Mississippi	1
		The Carthage Bank	2
	Edinburg	Bank of Edinburg Branch, The Carthage Bank, Carthage	
	Lena	Bank of Lena Branch, Merchants & Farmers Bank, Kosciusko	
	Madden	Madden Branch Office Branch, Bank of Central Mississippi, Carthage	
	Thomastown	Thomastown Branch Office Branch, Merchants & Farmers Bank, Kosciusko	
	Walnut Grove	Bank of Walnut Grove	
Lee	Guntown	Guntown Branch Office Branch, The Peoples Bank & Trust Company Tupelo	
	Mooreville	Mooreville Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
	Nettleton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Plantersville	Plantersville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Saltillo	The Peoples Bank & Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	
	Shannon	Shannon Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Tupelo	Bank of Mississippi	9
		First Citizens National Bank	5
		The Peoples Bank & Trust Company	5
	Verona	Verona Branch Office Branch, First Citizens National Bank, Tupelo	
Leflore	Greenwood	Bank of Commerce	2
		The Bank of Greenwood Branch, First National Bank of Jackson, Jackson	2
		First Greenwood Bank Branch Bank, Grenada Bank, Grenada	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
	Itta Bena	Bank of Itta Bena Branch, Grenada Bank, Grenada	
Lincoln	Bogue Chitto	Bogue Chitto Branch Office Branch, Brookhaven Bank and Trust Company, Brookhaven	
	Brookhaven	Brookhaven Bank and Trust Company	4
		State Bank & Trust Company	2
		Brookhaven Branch Office Branch, South Central Bank, Silver Creek	
Lowndes	Artesia	Artesia State Bank Branch, National Bank of Commerce of Mississippi, Starkville	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Caledonia	Caledonia Branch Branch, First Columbus National Bank, Columbus	
	Columbus	Citizens National Bank of Columbus	2
		First Columbus National Bank	6
		Merchants and Farmers Bank	4
		Columbus Branch Branch, National Bank of Commerce of Mississippi, Starkville	4
	New Hope	New Hope Branch Office Branch, Merchants and Farmers Bank, Columbus	
Madison	Canton	Canton Branch Bank Branch Bank, Citizens Bank & Trust Company, Belzoni	
		Canton Exchange Bank	2
		The Mississippi Bank Branch Bank, The Mississippi Bank, Jackson	1
	Flora	Bank of Flora	1
	Madison	Madison Branch Bank Branch Bank, Canton Exchange Bank, Canton	
	Ridgeland	Ridgeland Branch Bank Branch Bank, Canton Exchange Bank, Canton	
		The Mississippi Bank Branch, The Mississippi Bank Jackson	1
Marion	Columbia	The Citizens Bank	2
		Columbia Bank Branch, First National Bank of Jackson, Jackson	2
		Columbia Branch Office Branch, Foxworth Bank, Foxworth	
	Foxworth	Foxworth Bank	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Marshall	Barton	Barton Branch Office Branch, Citizens Bank, Byhalia	
	Byhalia	Citizens Bank	
	Holly Springs	Bank of Holly Springs	
		First State Bank	
		Merchants & Farmers Bank of Holly Springs	1
	Mount Pleasant	Mount Pleasant Branch Office Branch, First State Bank, Holly Springs	
	Potts Camp	Potts Camp Bank Branch, Bank of Holly Springs, Holly Springs	
	Slayden	Slayden Bank Branch, Bank of Holly Springs, Holly Springs	
	Victoria	Victoria Branch Office Branch, Citizens Bank, Byhalia	
Monroe	Aberdeen	Aberdeen Branch Branch, National Bank of Commerce of Mississippi, Starkville	2
		Monroe Banking and Trust Company	1
	Amory	Bank of Amory Branch Bank, The Peoples Bank & Trust Company, Tupelo	1
		Amory Branch Branch, National Bank of Commerce of Mississippi, Starkville	1
		Security Bank of Amory	3
	Hamilton	Hamilton Branch Office Branch, Monroe Banking and Trust Company, Aberdeen	
		Hamilton Branch Branch, National Bank of Commerce of Mississippi, Starkville	
	Hatley	Hatley Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Prairie	Prairie Industrial Park Branch Office Branch, Monroe Banking and Trust Company, Aberdeen	
	Smithville	Smithville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
Montgomery	Duck Hill	Duck Hill Bank	
	Kilmichael	Bank of Kilmichael	
	Winona	Bank of Winona	1
		Merchants and Farmers Bank of Winona	1
		Montgomery County Bank Branch, Grenada Bank, Grenada	
Neshoba	Philadelphia	Bank of Philadelphia	2
		The Citizens Bank of Philadelphia	3
		Philadelphia Branch Bank Branch, Peoples Bank of Mississippi, N.A., Union	1
Newton	Decatur	Bank of Decatur Branch, Peoples Bank of Mississippi, N.A., Union	
	Hickory	Hickory Branch Office Branch, Newton County Bank, Newton	
	Newton	First National Bank of Newton	1
		Newton County Bank	1
	Union	Peoples Bank of Mississippi, N.A.	
		Union Branch Office Branch, The Citizens Bank of Philadelphia, Philadelphia	
Noxubee	Brooksville	Bank of Brooksville Branch, National Bank of Commerce of Mississippi, Starkville	
	Macon	Bank of Macon Branch, The Citizens National Bank of Meridian Meridian	
		Merchants & Farmers Bank	
	Shuqualak	Shuqualak Branch Bank Branch Bank, Merchants & Farmers Bank, Macon	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Oktibbeha	Maben	Maben Home Bank Branch, National Bank of Commerce of Mississippi, Starkville	
	Starkville	National Bank of Commerce of Mississippi	3
		Security State Bank	3
		Starkville Branch Bank Branch Bank, Merchants and Farmers Bank, Kosciusko	1
		Bank of Starkville The Bank of Mantee, Mantee	
		Starkville Branch Bank Branch Bank, Bank of North Mississippi, Oakland	
	Sturgis	Bank of Sturgis Branch, Security State Bank, Starkville	
Panola	Batesville	Batesville Branch Bank Branch Bank, United Southern Bank, Clarksdale	1
		Batesville Security Bank	1
	Como	State Bank of Como	
	Crenshaw	Bank of Crenshaw	
	Pope	Pope Branch Bank Branch Bank, United Southern Bank Clarksdale	
	Sardis	Bank of Sardis	
		Panola County Bank	
Pearl River	Picayune	Bank of Picayune Branch Bank, Hancock Bank, Gulfport	3
		First National Bank of Picayune	2
		Picayune Branch Bank Branch Bank, Commonwealth Bank Bay Springs	
	Poplarville	Hancock Bank Branch Bank, Hancock Bank, Gulfport	
		Poplarville Branch Bank Branch Bank, Commonwealth Bank, Bay Springs	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Perry	Beaumont	Beaumont Branch Office Branch, Perry County Bank, New Augusta	
	New Augusta	Perry County Bank	
	Richton	Richton Bank and Trust Company	1
Pike	Fernwood	Fernwood Branch Office Branch, First Bank of Southwest Mississippi, McComb	
	Magnolia	First Bank of Southwest Mississippi Branch Bank, First Bank of Southwest Mississippi, McComb	
	McComb	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		First Bank of Southwest Mississippi	3
		First National Bank Branch, First National Bank of Jackson, Jackson	2
	Osyka	Osyka Branch Office Branch, First Bank of Southwest Mississippi, McComb	
	Summit	The Progressive Bank Branch Bank, First Bank of Southwest Mississippi, McComb	
Pontotoc	Ecru	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Pontotoc	Bank of Pontotoc Branch Bank, The Peoples Bank & Trust Company, Tupelo	1
		The First National Bank of Pontotoc	1
	Sherman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Prentiss	Baldwyn	Baldwyn State Bank Branch Bank, Grenada Bank, Grenada	
		Farmers & Merchants Bank	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Booneville	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		First Citizens National Bank Branch, First Citizens National Bank, Tupelo	
		The Peoples Bank and Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	
	Marietta	Marietta Branch Office Branch, Farmers & Merchants Bank, Baldwyn	
Quitman	Crowder	Crowder Branch Bank Branch Bank, Citizens Bank & Trust Company, of Marks, Marks	
	Lambert	Lambert Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Marks	Citizens Bank & Trust Company of Marks	
		Peoples Bank of Quitman County Branch, Batesville Security Bank, Batesville	
		Quitman County Bank Branch, First National Bank of Clarksdale, Clarksdale	
	Sledge	Sledge Branch Office Branch, Citizens Bank & Trust Company, of Marks, Marks	
		Sledge Branch Office Branch, United Southern Bank, Clarksdale	
Rankin	Brandon	Central Bank of Mississippi	
		Bellegrove Branch Office Branch, First National Bank of Jackson Jackson	
		Rankin County	1
	Florence	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Flowood	Flowood Branch Office Branch, Rankin County Bank, Brandon	
		Lakeland Drive Branch Office Branch, Rankin County Bank, Brandon	
	Pearl	Bank of Pearl Branch, Central Bank of Mississippi, Brandon	
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		McLaurin Mart Branch Office Branch, The Mississippi Bank, Jackson	
		Pearl Branch Office Branch, Rankin County Bank, Brandon	
		Pearl Office Branch, Deposit Guaranty National Bank, Jackson	
		Pearl Office Branch, First National Bank of Jackson, Jackson	
		Whitfield-Pearson Branch Office Branch, Rankin County Bank, Brandon	
	Pelahatchie	Pelahatchie Branch Office Branch, Citizens Bank and Trust Company, Morton	
		Pelahatchie Branch Office Branch, Rankin County Bank, Brandon	
	Plain	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Richland Branch Office Branch, Central Bank of Mississippi, Brandon	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Puckett	Puckett Branch Office Branch, Central Bank of Mississippi, Brandon	
	Richland	Richland Branch Office Branch, Rankin County Bank, Brandon	
Scott	Forest	The Bank of Forest	
		Farmers and Merchants Bank	
		Forest Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	
	Lake	Bank of Lake Branch, Newton County Bank, Newton	
	Morton	Bank of Morton	1
		Citizens Bank and Trust Company	
	Sebastopol	Sebastopol Branch Bank Branch Bank, Bank of Central Mississippi, Carthage	
Sharkey	Anguilla	Bank of Anguilla	
	Cary	Cary Branch Office Branch, Bank of Anguilla, Anguilla	
	Rolling Fork	Rolling Fork Branch Office Branch, Bank of Anguilla, Anguilla	1
		Rolling Fork Branch Branch, Merchants National Bank, Vicksburg	
Simpson	Magee	Bank of Simpson County State Guaranty Bank	1
	Mendenhall	Mendenhall Branch Office Branch, Bank of Simpson County, Magee	
		Peoples Bank	
	Sanatorium	Sanatorium Branch Office Branch, Peoples Bank, Mendenhall	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Smith	Mize	Mize Branch Office Branch, Smith County Bank, Taylorsville	
	Raleigh	Bank of Raleigh	1
	Taylorsville	Smith County Bank	
Stone	Wiggins	Bank of Wiggins	1
		First National Bank of Wiggins	
Sunflower	Drew	Drew Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Indianola	Peoples Bank of Indianola	1
		Planters Bank and Trust Company Branch Bank, Planters Bank and Trust Company, Ruleville	1
	Inverness	Inverness Branch Branch, Deposit Guaranty National Bank, Jackson	
	Moorhead	Bank of Moorhead Branch Bank, Grenada Bank, Grenada	
	Ruleville	Bank of Ruleville	
		Planters Bank and Trust Company	
	Sunflower	Sunflower Branch Bank Branch, Planters Bank and Trust Company, Ruleville	
Tallahatchie	Charleston	Bank of Charleston Branch Bank, Grenada Bank, Grenada	
		Tallahatchie County Bank	
	Sumner	Bank of Sumner Branch, Grenada Bank, Grenada	
	Tutwiler	Tutwiler Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Webb	The Bank of Webb	
Tate	Arkabutla	Arkabutla Branch Office Branch, Citizens Bank, Coldwater	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Coldwater	Citizens Bank	
		Coldwater Branch Office Branch, Peoples Bank, of Senatobia Senatobia	
	Independence	Independence Branch Office Branch, Senatobia Bank, Senatobia	
	Senatobia	Peoples Bank of Senatobia	2
		Senatobia Bank	1
		Senatobia Branch Office Branch, Citizens Bank of Coldwater, Coldwater	
Tippah	Blue Mountain	First National Bank Branch, First National Bank, New Albany	
	Falkner	The Bank of Falkner	
	Ripley	Ripley Branch Branch, First National Bank, New Albany	
		The Peoples Bank	3
		Ripley Branch Office Branch, Bank of Falkner, Falkner	
	Walnut	First Mississippi Bank of Commerce	1
		Walnut Branch Office Branch, The Bank of Falkner, Falkner	
Tishomingo	Belmont	Belmont Branch Branch, First Citizens National Bank, Tupelo	
	Burnsville	First American National Bank Branch, First American National Bank, Iuka	
	Golden	First American National Bank Branch, First American National Bank, Iuka	
	Iuka	First American National Bank	1
		The Iuka Guaranty Bank	2
	Tishomingo	Tishomingo Branch Branch, First Citizens National Bank, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Tunica	Tunica	Planters Bank	
		Tunica County Bank	
Union	Myrtle	Myrtle Branch Office Branch, Bank of New Albany, New Albany	
		Myrtle Branch Office Branch, First National Bank, New Albany	
	New Albany	Bank of New Albany	3
		First National Bank	3
Walthall	Tylertown	Tylertown Bank Branch, First National Bank of Jackson, Jackson	1
		Walthall Citizens Bank	
Warren	Vicksburg	The American Bank	3
		First National Bank of Vicksburg	7
		Merchants National Bank	3
Washington	Arcola	Arcola Branch Office Branch, Bank of Hollandale, Hollandale	
	Glen Allen	Lake Washington Branch Office Branch, Bank of Hollandale, Hollandale	
	Greenville	Commercial National Bank Branch, First National Bank of Jackson, Jackson	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		The First National Bank of Greenville	4
		Greenville Branch Office Branch, Planters Bank and Trust Company, Ruleville	1
		Washington County Bank Branch, Bank of Hollandale, Hollandale	
	Hollandale	Bank of Hollandale	1
		Guaranty Bank & Trust Company Branch Bank, Guaranty Bank & Trust Company, Belzoni	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Leland	The Bank of Leland	1
		Commercial National Bank Branch, First National Bank of Jackson, Jackson	
Wayne	Buckatunna	Buckatunna Branch Office Branch, First State Bank, Waynesboro	
	Clara	Clara Branch Office Branch, First State Bank, Waynesboro	
	Waynesboro	Waynesboro Branch Office Branch, Great Southern National Bank, Jackson	
		Bank of Waynesboro Branch, Southeast Mississippi Bank, Quitman	
		First State Bank	1
Webster	Eupora	Bank of Eupora Branch Bank, Grenada Bank, Grenada	1
		Bank of Webster County Branch, Security State Bank, Starkville	
	Mantee	The Bank of Mantee	
	Mathiston	Merchants and Farmers Bank Branch Bank, Security State Bank, Starkville	
Wilkinson	Centreville	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Woodville	Commercial Bank	
Winston	Louisville	Bank of Louisville Branch Bank, Grenada Bank, Grenada	2
		Citizens Bank & Trust Company	1
		First United Bank of Mississippi Branch Bank, First United Bank of Mississippi, Meridian	1
		North Church Avenue Branch Branch, Peoples Bank of Mississippi, N.A., Union	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Noxapater	Noxapater Branch Bank Branch Bank, Citizens Bank & Trust Company, Louisville	
Yalobusha	Coffeeville	Bank of Coffeeville Branch, Bank of Water Valley, Water Valley	
	Oakland	Bank of North Mississippi	
	Water Valley	Bank of Water Valley	1
		The Mechanics Savings Bank of Water Valley	2
		Yalobusha County Bank Branch, Grenada Bank, Grenada	
		Water Valley Branch Bank Branch Bank, Grenada Bank, Grenada	
Yazoo	Benton	Benton Branch Branch, Deposit Guaranty National Bank, Jackson	
		Benton Branch Office Branch, Bank of Yazoo City, Yazoo City	
	Bentonia	Bank of Bentonia Branch, Bank of Flora, Flora	
	Holly Bluff	Bank of Holly Bluff Branch, Citizens Bank & Trust Company, Belzoni	
	Yazoo City	Bank of Yazoo City	1
		Yazoo City Branch Office Branch, Citizens Bank & Trust Company, Belzoni	1
		Deposit Guaranty National Bank Branch Bank, Deposit Guaranty National Bank, Jackson	2

BANKS CONDUCTING BUSINESS LISTING BRANCH BANKS, BRANCH OFFICES, AND DRIVE-IN TELLER WINDOWS, UNDER PROVISIONS OF SECTIONS 81-7-1, 81-7-5, and 81-5-99, MISSISSIPPI CODE OF 1972

December 31, 1981

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Monroe Banking and Trust Company Aberdeen		Hamilton Branch Office Monroe Banking and Trust Company Hamilton Prairie Industrial Park Branch Office Monroe Banking and Trust Company Prairie	Highway 45 Branch Office Monroe Banking and Trust Company Aberdeen
Security Bank of Amory Amory			Fifth Street Branch Office Security Bank of Amory Amory Glendale Branch Office Security Bank of Amory Amory South Amory Branch Office Security Bank of Amory Amory
Bank of Anguilla Anguilla		Cary Branch Office Bank of Anguilla Cary Rolling Fork Branch Office Bank of Anguilla Rolling Fork Mayersville Branch Office Bank of Anguilla Mayersville	Rolling Fork Drive-In Bank of Anguilla Rolling Fork
Farmers and Merchants Bank Baldwyn		Marietta Branch Office Farmers and Merchants Bank Marietta	Northview Branch Office Farmers and Merchants Bank Baldwyn

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Batesville Security Bank Batesville		Peoples Bank of Quitman County Batesville Security Bank Marks	Thomas Street Branch Office Batesville Security Bank Batesville
Merchants Bank & Trust Company Bay St. Louis		Gulfport Branch Office Merchants Bank & Trust Company Gulfport	Downtown Gulfport Drive-In Merchants Bank & Trust Company Gulfport
		Hardy Court Center Branch Office Merchants Bank & Trust Company Gulfport	Waveland West Branch Office Merchants Bank & Trust Company Waveland
		Long Beach Branch Office Merchants Bank & Trust Company Long Beach	
		Harrison Central Branch Office Merchants Bank & Trust Company Orange Grove	
		Waveland Branch Office Merchants Bank & Trust Company Waveland	
Commonwealth Bank Bay Springs			Commonwealth Bank Drive-In Commonwealth Bank Bay Springs
		Heidelberg Branch Office Commonwealth Bank Heidelberg	
	Commonwealth Bank Picayune Branch Bank Picayune		
	Commonwealth Bank Poplarville Branch Bank Poplarville		
		Stringer Branch Office Commonwealth Bank Stringer	
Jasper County Bank Bay Springs		Heidelberg Branch Office Jasper County Bank Heidelberg	Downtown Motor Branch Office Jasper County Bank Heidelberg

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Citizens Bank & Trust Company Belzoni	Citizens Bank & Trust Company Canton Branch Bank Canton	Bank of Holly Bluff Holly Bluff	Hayden Street Branch Office Citizens Bank & Trust Company Belzoni
		Isola Bank Isola	
		Fifteenth Street Branch Office Citizens Bank & Trust Company Yazoo City	
		Yazoo City Branch Office Citizens Bank & Trust Company Yazoo City	
Guaranty Bank and Trust Company Belzoni	Guaranty Bank and Trust Company Hollandale		Guaranty Bank Drive-In Guaranty Bank and Trust Company Belzoni
Bank of Benoit Benoit			
Jefferson Bank Biloxi			
The Peoples Bank of Biloxi Biloxi		d'Iverville - St. Martin Martin Branch Office The Peoples Bank of Biloxi Biloxi	
		West Biloxi Branch Office The Peoples Bank of Biloxi Biloxi	
The Merchants Bank Bolton			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Central Bank of Mississippi Brandon		Bank of Pearl Pearl	
		Puckett Branch Office Central Bank of Mississippi Puckett	
		Richland Branch Office Central Bank of Mississippi Plain	
Rankin County Bank Brandon		Crossgates Branch Office Rankin County Bank Brandon	
		Flowood Branch Office Rankin County Bank Flowood	
		Lakeland Drive Branch Office Rankin County Bank Flowood	
		Pearl Branch Office Rankin County Bank Pearl	
		Whitfield-Pearson Branch Office Rankin County Bank Pearl	
		Pelahatchie Branch Office Rankin County Bank Pelahatchie	
		Richland Branch Office Rankin County Bank Richland	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Brookhaven Bank and Trust Company Brookhaven		A Plus Banker Brookhaven Bank and Trust Company Brookhaven Highland Square Branch Office Brookhaven Bank and Trust Company Brookhaven Lincoln Plaza Branch Office Brookhaven Bank and Trust Company Brookhaven Bogue Chitto Branch Office Brookhaven Bank and Trust Company Bogue Chitto	Brookhaven Drive-In Brookhaven Bank and Trust Company Brookhaven
State Bank & Trust Company Brookhaven		West Brook Mart Branch Office State Gank & Trust Company Brookhaven	East Side Branch Office State Bank & Trust Company Brookhaven
Farmers and Merchants Bank Bruce		Bank of Pittsboro Pittsboro	
Citizens Bank Byhalia		Barton Branch Office Citizens Bank Barton Victoria Branch Office Citizens Bank Victoria	
Canton Exchange Bank Canton	Canton Exchange Bank Madison Branch Bank Madison Canton Exchange Bank Ridgeland Branch Bank Ridgeland	East Branch Office Canton Exchange Bank Canton	F. E. Allen-Downtown Branch Office Canton Exchange Bank Canton

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Central Mississippi Carthage	Sebastopol Branch Bank Bank of Central Mississippi Sebastopol	Madden Branch Office Bank of Central Mississippi Madden	Crossroads Branch Office Bank of Central Mississippi Carthage
The Carthage Bank Carthage			Carthage Shopping Center Branch Office The Carthage Bank Carthage
		Bank of Edinburg Edinburg	Highway 16 Branch The Carthage Bank Carthage
Tallahatchie County Bank Charleston			
United Southern Bank Clarksdale		Crossroads Branch Office United Southern Bank Clarksdale	
		Downtown Branch Office United Southern Bank Clarksdale	
		Westside Branch Office United Southern Bank Clarksdale	
	United Southern Bank Batesville Branch Bank Batesville	Court Square Branch Office United Southern Bank Batesville	
	United Southern Bank Drew Branch Bank Drew		
		Friars Point Branch Office United Southern Bank Friars Point	
		Jonestown Branch Office United Southern Bank Jonestown	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	United Southern Bank Lambert Branch Bank Lambert		
		Lula Branch Office United Southern Bank Lula	
	United Southern Bank Oxford Branch Bank Oxford		University Avenue Drive-In United Southern Bank Oxford
			West Side Motor Bank Branch United Southern Bank Oxford
	United Southern Bank Pope Branch Bank Pope		
		Sledge Branch Office United Southern Bank Sledge	
	United Southern Bank Tutwiler Branch Bank Tutwiler		

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Cleveland State Bank Cleveland	Merigold Bank Merigold	Main Street Branch Office The Cleveland State Bank Cleveland	
		West Side Branch Office The Cleveland State Bank Cleveland	
Citizens Bank Coldwater		Arkabutla Branch Office Citizens Bank Arkabutla	
		Senatobia Branch Office Citizens Bank Senatobia	
Covington County Bank Collins			
State Bank and Trust Company Collins		Seminary Branch Office State Bank and Trust Company Seminary	Crossroads Branch Office State Bank and Trust Company Collins

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Citizens Bank Columbia			Citizens Bank Drive-In Citizens Bank Columbia Park Avenue Branch Office Citizens Bank Columbia
Merchants and Farmers Bank Columbus		Gateway Branch Office Merchants and Farmers Bank Columbus Leigh Mall Branch Office Merchants and Farmers Bank Columbus New Hope Branch Office Merchants and Farmers Bank New Hope	Leigh Mall Satellite Branch Office Merchants and Farmers Bank Columbus Mid-City Branch Office Merchants and Farmers Bank Columbus
State Bank of Como Como			
Alcorn Bank and Trust Company Corinth			
The Security Bank Corinth		Midtown Motor Branch Office The Security Bank Corinth Shiloh Road Branch Office The Security Bank Corinth	College Hill Branch Office The Security Bank Corinth

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Trust Department Branch Office The Security Bank Corinth	
		Rienzi Branch Office The Security Bank Rienzi	
Bank of Crenshaw Crenshaw			
Bank of the South Crystal Springs			
Commercial Bank of DeKalb DeKalb		Preston Branch Office Commercial Bank of DeKalb Preston	
Duck Hill Bank Duck Hill		Elliott Branch Office Duck Hill Bank Elliott	
The Bank of Edwards Edwards			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Merchants and Manufacturers Bank of Ellisville Ellisville		Laurel Branch Office Merchants and Manufacturers Bank of Ellisville Laurel Sandersville Branch Office Merchants and Manufacturers Bank of Ellisville Sandersville	Merchants and Manufacturers Bank Drive-In Merchants and Manufacturers Bank of Ellisville Ellisville
The Bank of Falkner Falkner		Ripley Branch Office The Bank of Falkner Ripley Walnut Branch Office The Bank of Falkner Walnut	
The Jefferson County Bank Fayette			
Bank of Flora Flora		Bank of Bentonia Bentonia	Kearney Park Branch Office Bank of Flora Flora
The Bank of Forest Forest			
Farmers and Merchants Bank Forest			
Foxworth Bank Foxworth		Columbia Branch Office Foxworth Bank Columbia	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Tombigbee Bank & Trust Company Fulton		Mooreville Branch Office Tombigbee Bank & Trust Company Mooreville	
		Tremont Branch Office Tombigbee Bank & Trust Company Tremont	
Bank of Commerce Greenwood		Main Street Branch Office Bank of Commerce Greenwood	
		Park Avenue Branch Office Bank of Commerce Greenwood	
Grenada Bank Grenada	Bank of Ackerman Ackerman	Poplar Street Branch Office Grenada Bank Grenada	First Street Branch Grenada Bank Grenada
	Baldwyn State Bank Baldwyn	Calhoun County Bank Calhoun City	Time Square Branch Grenada Bank Grenada
	Bank of Charleston Charleston	Crossroads Branch Office Grenada Bank Clarksdale	Industrial Branch Ofice Grenada Bank Ackerman
	Coahoma Bank Clarksdale	Westgate Branch Office Grenada Bank Clarksdale	Cleveland Drive-In Grenada Bank Cleveland
	Bank of Cleveland Cleveland	Bank of Derma Derma	Shopping Center Branch Office Grenada Bank Grenada
	Bank of Eupora Eupora	First Greenwood Bank Greenwood	Southgate Branch Office Grenada Bank Eupora

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Houston State Bank Houston	West Park Avenue Branch Office Grenada Bank Grenada	Eastgate Branch Office Grenada Bank Greenwood
	Bank of Louisville Louisville	Bank of Holcomb Holcomb	North Gate Branch Office Grenada Bank Houston
	Bank of Moorhead Moorhead	Bank of Itta Bena Itta Bena	Bank of Louisville Drive-In Grenada Bank Louisville
	Bank of Shaw Shaw	Coahoma Bank Jonestown	South Gate Branch Office Grenada Bank Louisville
	Bank of Shelby Shelby	Coahoma Bank Lula	Valley Branch Office Grenada Bank Southaven
	Coahoma Bank Southaven	Bank of Sumner Sumner	
		Montgomery County Bank Winona	
		Yalobusha County Bank Water Valley	
First State Bank Gulfport		25th-Pass Road Branch Office First State Bank Gulfport	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Hancock Bank Gulfport	Hancock Bank Bay St. Louis	Mississippi City-Handsboro Branch Office Hancock Bank Gulfport	Motor Branch Drive-In Hancock Bank Gulfport
	Hancock Bank Pass Christian	Northeast Branch Office Hancock Bank Gulfport	Highway 90 Branch Office Hancock Bank Bay St. Louis
	Bank of Picayune Picayune	Norwood Village Branch Office Hancock Bank Gulfport	West Canal Street Branch Hancock Bank Picayune
	Bank of Commerce Poplarville	Seabee Branch Office Hancock Bank Gulfport	
		Edgewater Branch Office Hancock Bank Biloxi	
		Diamondhead Branch Office Hancock Bank Diamondhead	
		NSTL Branch Office Hancock Bank Greenville	
		Long Beach Branch Office Hancock Bank Long Beach	
		Northside Branch Office Hancock Bank Picayune	
		Southside Branch Office Hancock Bank Picayune	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Hazlehurst Hazlehurst		Gallman Branch Office Bank of Gallman Gallman	Caldwell Branch Office Bank of Hazlehurst Hazlehurst
		Wesson Branch Office Bank of Hazlehurst Wesson	Mid-City Drive-In Bank of Hazlehurst Hazlehurst
Merchants and Planters Bank Hazlehurst	Georgetown Bank Georgetown		
	Bank of Wesson Wesson		
The Hernando Bank Hernando		Bank of Eudora Eudora	I-55 Drive-In The Hernando Bank Hernando
		Bank of Horn Lake Horn Lake	
			Bank of Southaven Southaven
Bank of Hollandale Hollandale		Arcola Branch Office Bank of Hollandale Arcola	East Avenue Drive In Bank of Hollandale Hollandale

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Lake Washington Branch Office Bank of Hollandale Glen Allan	
		Washington County Bank Greenville	
Bank of Holly Springs Holly Springs		Abbeville Bank Abbeville	
		Potts Camp Bank Potts Camp	
		The Slayden Bank Slayden	
First State Bank Holly Springs		Michigan City Branch Office First State Bank Michigan City	
		Mount Pleasant Branch Office First State Bank Mount Pleasant	
Merchants & Farmers Bank of Holly Springs Holly Springs		Merchants & Farmers Bank of Benton County Ashland	Merchants & Farmers Bank Drive-In Merchants & Farmers Bank of Holly Springs Holly Springs
Peoples Bank of Indianola Indianola		U.S. Highway 82 Branch Office Peoples Bank of Indianola Indianola	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Iuka Guaranty Bank Iuka			Eastport Street Drive-In The Iuka Guaranty Bank Iuka Highway 72 Branch The Iuka Guaranty Bank Iuka
The Mississippi Bank Jackson	The Mississippi Bank Canton The Mississippi Bank Crystal Springs Terry Branch Bank The Mississippi Bank Terry	Auto Bank Drive-In The Mississippi Bank Jackson Capitol Towers Branch Office The Mississippi Bank Jackson I-55 North Branch Office The Mississippi Bank Jackson Lakeland Branch Office The Mississippi Bank Jackson Leavell Woods Branch Office The Mississippi Bank Jackson Meadowbrook Branch Office The Mississippi Bank Jackson Metro Center Branch Office The Mississippi Bank Jackson Southwest Branch Office The Mississippi Bank Jackson	Liberty Street Branch Office The Mississippi Bank Canton Highway 51 Branch Office The Mississippi Bank Crystal Springs Mid-Town Branch Office The Mississippi Bank Crystal Springs

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		McLaurin Mart Branch Office The Mississippi Bank Pearl	
		The Mississippi Bank Ridgeland	
		Country Club Village Branch Office	
Bank of Kilmichael Kilmichael			
Attala Bank of Kosciusko Kosciusko			Attala Bank Motor Branch Attala Bank of Kosciusko Kosciusko
Merchants and Farmers Bank Kosciusko	Peoples Bank of Durant Durant	Court Square Branch Office Merchants and Farmers Bank Kosciusko	North Side Drive-In Merchants and Farmers Bank Kosciusko
	Starkville Branch Bank Merchants and Farmers Bank Starkville	Ackerman Branch Office Merchants and Farmers Bank Ackerman	Parkway Plaza Branch Merchants and Farmers Bank Kosciusko
		Ethel Branch Office Merchants and Farmers Bank Ethel	Traceway Motor Branch Merchants and Farmers Bank Kosciusko
		Bank of Lena Lena	Durant Drive-In Merchants and Farmers Bank Durant

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Sallis Branch Office Merchants and Farmers Bank Sallis	Highway 12 Drive-In Merchants and Farmers Bank Starkville
		Thomastown Branch Office Merchants and Farmers Bank Thomastown	
		Weir Branch Office Merchants and Farmers Bank Weir	
Bank of Laurel Laurel		Chantilly Branch Office Bank of Laurel Laurel	
		Sawmill Square Mall Branch Office Bank of Laurel Laurel	
		Bank of Ellisville Ellisville	
The Bank of Leland Leland			The Bank of Leland Motor Bank The Bank of Leland Leland
Holmes County Bank & Trust Company Lexington		Goodman Branch Office Holmes County Bank & Trust Company Goodman	Highway 12 Plaza Branch Holmes County Bank & Trust Company Lexington
		Vaiden Branch Office Holmes County Bank & Trust Company Vaiden	
		West Branch Office Holmes County Bank & Trust Company West	
Citizens Bank and Trust Company Louisville	Noxapater Branch Bank Citizens Bank and Trust Company Noxapater		Industrial Branch Citizens Bank and Trust Company Louisville

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Lucedale Lucedale		East Central Branch Office Bank of Lucedale Hurley	Luce Center Branch Bank of Lucedale Lucedale
Merchants & Farmers Bank Macon	Scooba Branch Bank Merchants & Farmers Bank Scooba Shuqualak Branch Bank Merchants & Farmers Bank Shuqualak		
Bank of Simpson County Magee		Mendenhall Branch Office Bank of Simpson County Mendenhall	
State Guaranty Bank Magee			South Main Branch Office State Guaranty Bank Magee
The Bank of Mantee Mantee	People's Bank and Trust Olive Branch	Bank of Starkville Starkville	
Citizens Bank and Trust Company of Marks	Crowder Branch Bank Citizens Bank and Trust Company of Marks Crowder	Sledge Branch Office Citizens Bank & Trust Company of Marks Sledge	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Franklin Meadville	Bude Branch Bank Bank of Franklin Bude		
	Roxie Branch Bank Bank of Franklin Roxie		
Peoples Bank Mendenhall		Sanatorium Branch Office Peoples Bank Sanatorium	
First United Bank of Mississippi Meridian	First United Bank of Mississippi Louisville	Airport-Industrial Branch Office First United Bank of Mississippi Meridian	South Church Street Branch Office First United Bank of Mississippi Louisville
		East Branch Office First United Bank of Mississippi Meridian	
		North Branch Office First United Bank of Mississippi Meridian	
		South Branch Office First United Bank of Mississippi Meridian	
		Village Fair Branch Office First United Bank of Mississippi Meridian	
		West Branch Office First United Bank of Mississippi Meridian	
		First United Bank of Mississippi Lauderdale	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Merchants and Farmers Bank Meridian		Civic Center Branch Office The Merchants and Farmers Bank Meridian	Main Office Drive-In The Merchants and Farmers Bank Meridian
		45th Avenue Branch Office The Merchants and Farmers Bank Meridian	
		Marion Gateway Branch Office The Merchants and Farmers Bank Meridian	
		North Branch Office The Merchants and Farmers Bank Meridian	
		North Branch Office The Merchants and Farmers Bank Meridian	
		South Branch Office The Merchants and Farmers Bank Meridian	
Bank of Morton Morton			Highway 80 East Branch Office Bank of Morton Morton
Citizens Bank and Trust Company Morton		Pelahatchie Branch Office Citizens Bank and Trust Company Pelahatchie	
Pascagoula-Moss Point Bank Moss Point	Ocean Springs State Bank Ocean Springs	Escatawpa Branch Office Pascagoula-Moss Point Bank Escatawpa	
	Pascagoula-Moss Point Bank Pascagoula	Gautier Branch Office Pascagoula-Moss Point Bank Gautier	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Singing River Mall Branch Office Pascagoula-Moss Point Bank Gautier	
		Kreole Branch Office Pascagoula-Moss Point Bank Kreole	
		St. Martins Branch Office Pascagoula-Moss Point Bank Ocean Springs	
		Doctors Plaza Branch Office Pascagoula-Moss Point Bank Pascagoula	
		Market Street Branch Office Pascagoula-Moss Point Bank Pascagoula	
		Searstown Branch Office Pascagoula-Moss Point Bank Pascagoula	
The American Bank of Jackson County Moss Point		Pascagoula Branch Office The American Bank of Jackson County Pascagoula	
Mount Olive Bank Mount Olive		Collins Branch Office Mount Olive Bank Collins	Mount Olive Motor Branch Mount Olive Bank Mount Olive

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
First Bank of Southwest Mississippi McComb		Pearl River Avenue Branch First Bank of Southwest Mississippi McComb	South Broadway Branch Office First Bank of Southwest Mississippi McComb
		Southwest Mall Branch Office First Bank of Southwest Mississppi McComb	
		Fernwood Branch Office First Bank of Southwest Mississippi Fernwood	
	First Bank of Southwest Mississippi Magnolia		
		Osyka Branch Office First Bank of Southwest Mississippi Osyka	
	The Progressive Bank Summit		
First Natchez Bank Natchez		Morgantown Branch Office First Natchez Bank Natchez	
		Southern Branch Office First Natchez Bank Natchez	
		Fayette Bank Fayette	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of New Albany New Albany		Myrtle Branch Office Bank of New Albany Myrtle	East Branch Office Bank of New Albany New Albany Glenfield Branch Office Bank of New Albany New Albany Medical Branch Office Bank of New Albany New Albany
Perry County Bank New Augusta		Beaumont Branch Office Perry County Bank Beaumont McLain Bank McLain	
Newton County Bank Newton		Hickory Branch Office Newton County Bank Hickory Bank of Lake Lake People Bank of Louin Louin	Scanlon Street Drive-In Newton County Bank Newton
Peoples Bank & Trust Company North Carrollton		Carrollton Branch Office People Bank & Trust Company Carrollton	
Bank of North Mississippi Oakland	Batesville Branch Bank Bank of North Mississippi Batesville Starkville Branch Bank Bank of North Mississippi Starkville		

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Bank of Okolona Okolona			
Oxford Bank & Trust Company Oxford		Tradwind Branch Office Oxford Bank & Trust Company Oxford West Branch Office Oxford Bank & Trust Company Oxford	
Merchants & Marine Bank Pascagoula		Bel-Aire Branch Office Merchants & Marine Bank Pascagoula Market Street Branch Office Merchants & Marine Bank Pascagoula Escatawpa Branch Office Merchants & Marine Bank Escatawpa Gautier Branch Office Merchants & Marine Bank Gautier Moss Point Branch Office Merchants & Marine Bank Moss Point	
Bank of Philadelphia Philadelphia			Court Square Branch Office Bank of Philadelphia Philadelphia North Branch Office Bank of Philadelphia Philadelphia

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Citizens Bank of Philadelphia Philadelphia		Choctaw Central Branch Office The Citizens Bank of Philadelphia Philadelphia Union Branch Office The Citizens Bank of Philadelphia Union	North Side Branch Office The Citizens Bank of Philadelphia Philadelphia West Side Branch Office The Citizens Bank of Philadelphia Philadelphia
The Mississippi Southern Bank Port Gibson			
Port Gibson Bank Port Gibson			
Bank of Prentiss Prentiss	Hattiesburg Branch Bank Bank of Prentiss Hattiesburg		Bank of Prentiss Motor Branch Bank of Prentiss Prentiss
Lamar County Bank Purvis		Sumrall Branch Office Lamar County Bank Sumrall	
Southeast Mississippi Bank Quitman	Bank of Shubuta Shubuta	Bank of Waynesboro Waynesboro	
The Bank of Raleigh Raleigh			Bank of Raleigh Drive-In Bank of Raleigh Raleigh
Merchants and Planters Bank Raymond		Highway 18 Branch Office Merchants and Planters Bank Raymond	
Richton Bank and Trust Company Richton			North Richton Branch Office Richton Bank and Trust Company Richton

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Peoples Bank Ripley			East Branch Office The Peoples Bank Ripley Mid-Town Branch Office The Peoples Bank Ripley North Branch Office The Peoples Bank Ripley
The Valley Bank Rosedale		Cleveland Branch Office The Valley Bank Cleveland Gunnison Branch Office The Valley Bank Gunnison	The Valley Bank Drive-In The Valley Bank Rosedale
Bank of Ruleville Ruleville			
Planters Bank & Trust Company Ruleville		Greenville Branch Office Planters Bank and Trust Company Greenville South Greenville Branch Office Planters Bank and Trust Company Greenville Downtown Branch Office Planters Bank and Trust Company Indianola Louise Bank Planters Bank and Trust Company Louise Sunflower Branch Office Planters Bank & Trust Company Sunflower	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Sardis Sardis			
Panola County Bank Sardis			
Peoples Bank of Senatobia Senatobia		Coldwater Branch Office Peoples Bank of Senatobia Coldwater	Downtown Branch Office Peoples Bank of Senatobia Senatobia
			Northwest Branch Office Peoples Bank of Senatobia Senatobia
Senatobia Bank Senatobia		Independence Bank Independence	East Branch Office Senatobia Bank Senatobia
The Bank of Bolivar County Shelby		Duncan Branch Office The Bank of Bolivar County Duncan Mount Bayou Branch Office The Bank of Bolivar County Mound Bayou	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
South Central Bank Silver Creek		Brookhaven Branch Office South Central Bank Brookhaven	
		Highway 84 Branch Office South Central Bank Monticello	
		Prentiss Branch Office South Central Bank Prentiss	
Security State Bank Starkville	Merchants and Farmers Bank Mathiston	Main Street Branch Office Security State Bank Starkville	
		The Motor Branch Security State Bank Starkville	
		12-25 Industrial Branch Office Security State Bank Starkville	
		Bank of Webster County Eupora	
		Bank of Sturgis Sturgis	
The Stonewall Bank Stonewall		Enterprise Branch Office The Stonewall Bank Enterprise	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within tl.e State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Smith County Bank Taylorsville		Mize Branch Office Smith County Bank Mize	
		Soso Branch Office Smith County Bank Soso	
Planters Bank Tunica			
Tunica County Bank Tunica		Bank of Walls Walls	
Bank of Mississippi Tupelo	Bank of Mississippi Booneville	Downtown Mall Branch Office Bank of Mississippi Tupelo	Downtown Mall Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Bruce	Gloster Street Branch Office Bank of Mississippi Tupelo	One Mississippi Plaza Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Corinth	Harrisburg Branch Office Bank of Mississippi Tupelo	Tupelo Mall Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Ecru	Industrial Branch Office Bank of Mississippi Tupelo	Crosstown Branch Office Bank of Mississippi Booneville

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Bank of Mississippi Fulton	Presley Heights Branch Office Bank of Mississippi Tupelo	
	Bank of Mississippi Grenada	Tupelo Mall Branch Office Bank of Mississippi Tupelo	Highway 72 Branch Office Bank of Mississippi Corinth
	Bank of Mississippi Hernando		
	Bank of Mississippi Nettleton	Bank of Mississippi Houlka	Whitehaven Branch Office Bank of Mississippi Grenada
	Bank of Mississippi Olive Branch	Bank of Mississippi Houston	North Jackson Street Branch Office Bank of Mississippi Houston
	Bank of Mississippi Southaven		
	Bank of Mississippi West Point	Bank of Mississippi Mantachie	West Main Street Branch Office Bank of Mississippi West Point
		Holiday Industrial Park Branch Office Bank of Mississippi Olive Branch	
		Bank of Mississippi Sherman	
		Bank of Mississippi Vardaman	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Peoples Bank & Trust Company Tupelo	Bank of Amory Amory	Crosstown Branch Office The Peoples Bank & Trust Company Tupelo	East Heights Branch Office The Peoples Bank & Trust Company Tupelo
	The Peoples Bank & Trust Company Booneville	Medical Center Branch Office The Peoples Bank & Trust Company Tupelo	Third Street Drive-In The Peoples Bank & Trust Company Amory
	Bank of Pontotoc Pontotoc	Traceway Branch Office The Peoples Bank & Trust Company Tupelo	Northgate Branch Office The Peoples Bank & Trust Company Booneville
	The Peoples Bank & Trust Company Saltillo	Westgate Branch Office The Peoples Bank & Trust Company Tupelo	Hi-way 15 By Pass Branch The Peoples Bank & Trust Company Tupelo
	Clay County Bank & Trust Company West Point	Eastgate Branch Office The Peoples Bank & Trust Company Booneville	East Main Branch Office The Peoples Bank & Trust Company West Point
		Guntown Branch Office The Peoples Bank & Trust Company Guntown	West Main Branch Office The Peoples Bank & Trust Company West Point
		Hatley Branch Office The Peoples Bank & Trust Company Hatley	
		Plantersville Branch Office The Peoples Bank & Trust Company Plantersville	
		Shannon Branch Office The Peoples Bank & Trust Company Shannon	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Smithville Branch Office The Peoples Bank & Trust Company Smithville	
Walthall Citizens Bank Tylertown			
The American Bank Vicksburg	The American Bank Clinton	Battlefield Branch Office The American Bank Vicksburg Vicksburg Clay Street Branch Office The American Bank Vicksburg Highway 61 South Branch Office The American Bank Vicksburg McDowell Square Branch Office The American Bank Jackson	Northside Branch Office The American Bank Clinton
First Mississippi Bank of Commerce Walnut	First Mississippi Bank of Commerce Booneville		First Mississippi Bank of Commerce Motor Branch First Mississippi Bank of Commerce Walnut
Bank of Walnut Grove Walnut Grove			
Bank of Water Valley Water Walley		Bank of Coffeeville Coffeeville	Downtown Branch Office Bank of Water Valley Water Valley

CREDIT UNIONS CONDUCTING BUSINESS WITHIN THE STATE OF MISSISSIPPI UNDER PROVISIONS OF SECTIONS 81-13-1 et seq. MISSISSIPPI CODE OF 1972. DECEMBER 31, 1981

Biloxi	Biloxi Municipal Credit Union
Canton	M F I Credit Union
Clarksdale	Stephens - Adamson Employees Credit Union
Cleveland	Cleveland Goverment Employees Credit Union
Clinton	Mississippi College Employees Credit Union
Coffeeville	North Mississippi Methodist Credit Union
Columbus	P C C G Employees Credit Union
Crystal Springs	Kuhlman Electric Employees Credit Union
Ellisville	Ellisville State School Employees Credit Union
Greenville	Engineers Credit Union
Gulfport	Gulfport C B C Credit Union
Gulfport	Gulfport Glass Employees Credit Union
Gulfport	Mispoco Employees Credit Union
Gulfport	Phillips Employees Credit Union
Hattiesburg	Hattiesburg Federal Employees Credit Union
Hattiesburg	Murray Envelope Employees Credit Union
Hattiesburg	South Mississippi Home Health Credit Union
Hattiesburg	University of Southern Mississippi Credit Union
Horn Lake	Dover Elevator Credit Union
Indianola	Lewis Grocer Employees Credit Union
Jackson	E P A Credit Union
Jackson	Entex Mississippi Credit Union
Jackson	Ergon Companies Credit Union
Jackson	I B E W Local 480 Credit Union
Jackson	Industrial Employees Credit Union
Jackson	Jackson A C C O Credit Union
Jackson	M V C Credit Union
Jackson	Mississippi Farm Bureau Employees Credit Union
Jackson	Mississippi League Central Credit Union
Jackson	Mississippi Methodist Service Credit Union
Jackson	Mutual Benefit Fund Credit Union
Jackson	P B & F Credit Union
Jackson	Shippers Express Employees Credit Union
Jackson	Siemens-Allis Employees Credit Union
Jackson	State Offices Credit Union
Jackson	United Credit Services Credit Union
Jackson	University Medical Center Credit Union
Jackson	Valley Gas Employees Credit Union
Jackson	Vickers Employees Credit Union
Laurel	Jones County Postal Credit Union
Laurel	Jones E & M Credit Union
Meridian	Meridian I C G Credit Union
Meridian	Postal Credit Union
Moss Point	Moss Point Municipal Employees Credit Union
Natchez	Natchez - Adams Educators Credit Union

Newton	Esco Newton Employees Credit Union
Ocean Springs	Ocean Springs School District Credit Union
Pascagoula	Hudco Credit Union
Pascagoula	Ingalls Employees Credit Union
Pascagoula	Jackson County Federal Employees Credit Union
Pascagoula	Jackson County Hospital System Employees Credit Union
Pascagoula	Quaker Oats Employees Credit Union
Pearl	Pearl Municipal Credit Union
Picyaune	Pearl River Public Employees Credit Union
Raymond	Hinds Junior College Credit Union
Redwood	Vickswood Credit Union
Rolling Fork	Sharkey-Issaquena Educators Credit Union
Starkville	Government Employees Credit Union
Tupelo	Purnell's Pride Employees Credit Union
Tupelo	Rockwell Employees Credit Union
Vicksburg	Mutual Credit Union
Vicksburg	Vicksburg I C Credit Union
Vicksburg	Warren County Business & Professional Credit Union
Wesson	Potter Employees Credit Union
West Point	Bryan Packing Employees Credit Union
West Point	P L I Employees Credit Union
Yazoo City	Century Credit Union
Yazoo City	St. Francis Community Credit Union
Yazoo City	Yazoo City Employees Credit Union

CONSOLIDATED REPORT OF CONDITION OF STATE CHARTERED CREDIT UNIONS*

December 31, 1981

(Rounded to nearest hundred)

Total Number of Credit Unions: 69
Total Number of Members: 59,911

ASSETS		
a. Outstanding balances of approved lines of credit loans to members	14,760,900	
b. Real estate loans to members (first lien)	6,680,100	
c. Loan balances fully secured by shares	5,557,900	
d. All other loans to members (excluding a, b, c above)	16,116,700	
Total loans to members (sum of items a, b, c and d)		53,115,600
All other loan accounts (excluding amts. in 1, a, b, c, and d)		
(Less) allowance for loan losses		(15,900)
Cash (cash on hand, petty cash, checking accts., etc.)		2,153,300
U.S. Government obligations		2,924,900
Federal agency securities		1,252,000
Common trust investments (ICU, NIFCU'S, Etc.)		643,800
Shares, deposits & certif. in corporate centrals		6,066,700
Shares, deposits & certif. in banks, S&L's & MSB's		6,620,600
Shares, deposits & certif. in other CUs		450,900
Loans to other credit unions		224,900
Shares in Central Liquidity Facility		31,100
All other investments		1,006,500
(Less) allowance for investment losses		
Land & building (net of depreciation)		712,900
Other fixed assets		80,500
All other assets		668,400
Total Assets		75,996,200
LIABILITIES		
Promissory notes (Certificates of Indebtedness)		152,900
Other notes/Interest payable		3,326,100
Accounts payable		156,700
Dividends/Interest on deposits payable		1,199,600
All other liabilities		1,499,200
EQUITY/SAVINGS		
a. Share certificates	8,762,700	
b. Share drafts		
c. Other savings/deposits (exclude a and b) (includes regular savings)	54,804,600	
Total savings/shares/deposits (sum of items a, b and c)		63,567,300
Regular/statutory reserve		3,417,500
Investment Valuation reserves (SCU's only)		27,500
Other reserves		927,100
Undivided earnings		1,722,300
Total Liabilities and Equity		75,996,200

STATEMENT OF INCOME AND EXPENSES

INCOME	
Interest on loans (Gross)	6,303,700
(Less) Interest refunded	(2,000)
Income from investments	2,526,800
Other operating income	402,600
Total Gross Income	9,231,100
EXPENSES	
Employee compensation	1,008,700
Employee benefits	143,600
Travel and conference expense	92,700
Association dues	68,800
Office occupancy expense	70,900
Office operations expense	181,800
Educational and promotional expense	31,200
Loan servicing expense	59,800
Professional and outside services	177,500
Provision for loan losses	7,800
Member/insurance	417,800
Operating fees (examination and super. fee)	27,500
Cash over and short	2,100
Interest on borrowed money	109,100
Annual meeting expense	12,000
Miscellaneous operating expenses	318,500
Total Expense	2,729,800
Income (loss) from operations	6,501,300
NON-OPERATING GAINS OR LOSSES	
Gain (loss) on investments	300
Gain (loss) on disposition of assets	(18,000)
Other Non-operating income (expense)	(1,000)
Total Net Income (Loss) before dividends/Interest on deposits & transfer to reserves	6,482,600
Transfer to regular or statutory reserve (net)	677,500
Dividends and interest on deposits	4,830,000
Net Income (Loss) (Transfer to Undivided Earnings)	975,100

*This statement is based on 67 of 69 credit unions reporting.

The following credit unions have not submitted the required Reports of Condition and Statements of Income and Expenses as specified by statute and are in violation of the statutes:

Gulfport Glass Employees Credit Union, Gulfport**

Century Credit Union, Yazoo City**

**Repeated violation.

CONSOLIDATED REPORT OF CONDITION OF LENDERS*
December 31, 1981
(Rounded to nearest hundred)

Total Number of Licensees: 560

ASSETS	
Cash on hand and in banks	3,340,700
Accounts receivable	30,745,400
Loans receivable	465,692,500
Real estate (net)	1,175,600
Furniture, fixtures and equipment (net)	2,955,600
Accrued interest receivable	369,700
Deferred charges and prepaid expenses	1,257,900
Due from home office and/or subsidiaries	18,100,100
Other assets	36,254,600
Total Assets	559,892,100
LIABILITIES	
Accounts payable	5,448,500
Notes payable	105,697,900
Deferred income and unearned charges	132,099,300
Due home office and/or subsidiaries	255,080,400
Other liabilities	2,370,700
Capital stock (If corporation)	8,269,500
Net worth (If individual or partnership	2,409,400
Surplus	21,777,800
Undivided profits	8,335,500
Reserve for bad debts	11,309,600
Other reserves	7,093,500
Total Liabilities	559,892,100

STATEMENT OF INCOME AND EXPENSES

INCOME	
Charges collected and/or earned accounts under Small Loan Act	84,748,300
Delinquent charges collected	6,168,500
Other income	14,827,000
Total Income	105,743,800
EXPENSES	
Interest paid	44,692,600
Bad debts*	
(a) Charge offs	9,572,300
(b) Additions to Reserve for Bad Debts	2,322,900
Salaries of officers, owners and partners	3,318,400
Salaries of all other employees	16,392,500
Taxes - state and local	1,438,900
Taxes - federal income	951,200
Insurance	1,013,100
Other expenses	23,866,700
Total expenses	103,568,600
NET INCOME	2,175,200

*This statement is based on 537 of 560 lenders reporting.

The following lenders have not submitted the required Reports of Condition and Statements of Income and Expenses as specified by statute and are in violation of the statutes:

Associates Commercial Corporation, Jackson; Atco Company, Inc., Kosciusko; Budget Plan of Biloxi, Inc., Biloxi**; Columbus Mutual Mortgage Company, Columbus; Consumer Insurance Service, Flowood**; Credico Fiancial, Inc., Biloxi; Fidelity Underwriters, Inc., Winona; First Fidelity Financial Association, Jackson**; First Fidelity Financial Association, Natchez**; Florence Mortgage Company, Inc., Florence; Fontan Financial Services, Inc., Pearl; Home Mortgage Company, Inc., Pascagoula; Insurance Premium Assistance Company, Jackson**; Intech Premium Funding Corporation, Jackson**; Lee-Ann Finance Company, Guntown**; Skyline Finance Company, Tupelo**; Spellman Thompson Finance, Jackson; Sunflower County Finance Company, Inc., Indianola; Sunbelt Financial Services, Jackson; United Financial Services, Bay St. Louis

**Repeated violation.

LENDERS CONDUCTING BUSINESS WITHIN THE STATE OF MISSISSIPPI

(Sections 75-67-101 et seq, Mississippi Code of 1972) December 31, 1981

Aberdeen	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Gulf Finance Corporation
Amory	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	FinanceAmerica Corporation
	Gulf Finance Corporation
Ashland	Third National Loans
Baldwyn	Baldwyn Finance Company, Inc.
Batesville	City Finance Company
	Gulf Finance Corporation
	Personal Finance Company
	Treasurer Loans of Batesville, Inc.
Bay St. Louis	Money Mart, Inc. of Bay St. Louis
	United Financial Services
Bay Springs	Bay Springs Finance Company, Inc.
	Central Credit Corporation
	Charter Finance Company
Belmont	First Citizens Loans, Inc.
Belzoni	Money Mart, Inc.
Biloxi	Aetna Finance Company
	Allstate Enterprises, Inc.
	Associates Financial Services Company
	BarclaysAmerican/Financial
	Beneficial Finance Company
	Biloxi Finance Corporation
	Budget Plan of Biloxi, Inc.
	C.I.T. Financial Services, Inc.
	City Finance Company
	Consumers Credit Corporation
	Credit Center of North Biloxi
	Credithrift of America, Inc.
	FHSA, Inc.
	First Magnolia Credit, Inc.
	Mississippi Money, Inc.
	Republic Finance of Mississippi, Inc.
	Sunfelt Financial Services
Booneville	First National Loans
	Gulf Finance Corporation
	Money Mart, Inc.
	Public Finance Corporation
	World Finance of Booneville, Inc.
Brandon	Family Budget Service
Brookhaven	Allstate Enterprises, Inc.
	Commercial Credit Corporation
	Gulf Finance Corporation
	Loans, Inc. of Brookhaven
	Republic Finance, Inc.

Bruce	Calhoun County Finance Company
Canton	Easy Finance Company
	Gulf Finance Company
	M.Q.L. Corporation
	d/b/a Mighty Quick Loans
	Tower Loan of Mississippi, Inc.
	W. A. Finance Company
Carthage	Atco Company, Inc. of Carthage
	Family Budget Service, Inc.
	Pearl River Loans, Inc.
	Tower Loan of Mississippi, Inc.
Charleston	Criswell Finance Company
Clarksdale	C.I.T. Financial Service, Inc.
	City Finance Company
	Commercial Credit Corporation
	Gulf Finance Corporation
	Hartford Financial Services, Inc.
	Money Mart, Inc.
Cleveland	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	City Finance Company
	Commercial Credit Corporation
	Defenbaugh & Company, Inc.
	Gulf Finance Corporation
Clinton	Credit Center of Clinton
Collins	Dixieland Finance, Inc.
	Empire Finance Corporation
	Service Finance Corporation
Columbia	Credico Financial, Inc.
	Credit Loans, Inc.
	Gulf Finance Corporation
	Republic Finance, Inc.
	Service Finance Corporation
Columbus	Aetna Finance Company
	Allstate Enterprises, Inc.
	BarclaysAmerican/Financial
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	Columbus Mutual Mortgage Company
	Credico Financial, Inc.
	Commercial Credit Corporation
	FinanceAmerica Corporation
	Household Finance Corporation
	Loans, Inc. of Columbus
	Personal Finance Company of Columbus
	Public Finance Corporation
	Security Mutual Finance Corporation
	World Finance of Columbus, Inc.
Corinth	Allstate Enterprises, Inc.
	C.I.T. Financial Services, Inc.
	City Finance of Mississippi, Inc.
	Commercial Credit Corporation
	1st State Loans of Corinth

	Gulf Finance Corporation
	Mutual Credit Corporation of Corinth
	Personal Finance Company
	Republic Finance, Inc.
	Treasurer Loans, Inc. (2)
Crystal Springs	Sun Finance Corporation
DeKalb	Kemper Finance, Inc.
Drew	Tower Loan of Mississippi, Inc.
Durant	Mighty Quick Loans
	Termplan Incorporated of Mississippi
Ellisville	Tower Loan Brokers of Ellisville
Eupora	Personal Finance Company of Eupora
	Tower Loan of Mississippi, Inc.
Florence	Florence Mortgage Company, Inc.
Flowood	Consumer Insurance Service
Forest	C.I.T. Financial Services, Inc.
	Gulf Finance Corporation
	Modern Loan and Finance
	Tower Finance Company, Inc.
Fulton	City Finance Company of Mississippi, Inc.
	Itawamba Loans, Inc.
	Personal Finance Company
Greenville	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	BarclaysAmerican/Financial
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Credithrift of America, Inc.
	Dial Finance Company
	Gulfco Finance Company
	Service Finance Corporation
	United Companies Mortgage of Mississippi
Greenwood	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Greenwood Finance Company, Inc.
	Gulf Finance Corporation
	Leflore Loans, Inc.
	Money Mart, Inc. of Greenwood
	Mutual Credit Corporation
	Republic Finance, Inc.
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage of Mississippi
Grenada	Allied Credit Corporation of Mississippi
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Defenbaugh Finance
	FinanceAmerica Corporation
	Gulf Finance Corporation
	Personal Finance Company
	Security Mutual Finance Corporation
	Tower Credit Corporation

Gulfport	Aetna Finance Company
	Allstate Discount & Credit Corporation
	Allstate Enterprises, Inc.
	Associates Financial Services, Inc.
	Avco Financial Services
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Commercial Securities Company, Inc.
	Credico Financial, Inc.
	Credit Center - Downtown
	Credit Center of Gulfport, Inc.
	Credithrift of America, Inc.
	Dial Finance Company of Mississippi
	Fidelity Financial Services, Inc.
	FinanceAmerica Corporation
	First Consumer Financing Corporation
	Gulfport Finance Company, Inc.
	Gulf South Mortgage, Inc.
	Household Finance Corporation
	Landmark Finance Corporation
	Loan Service of Gulfport, Inc.
	Mr. Money Finance Corporation
	Pioneer Credit Company
	Public Finance Corporation
	Republic Finance, Inc.
	Service Finance Corporation
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage of Mississippi
Guntown	Lee-Ann Finance Company
Hattiesburg	Aetna Finance Company
	Allstate Enterprises, Incorporated
	Barclays American/Financial
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Commercial Securities Company, Inc.
	Credit Center of Hattiesburg
	Credithrift of America, Inc.
	Fidelity Financial Services, Inc.
	First Guaranty Finance, Inc.
	First Magnolia Credit, Inc.
	Geddie Financial Services, Inc.
	Household Finance Corporation
	Jet Finance Service, Incorporated
	Landmark Finance Corporation of Mississippi
	Loans, Inc. of Hattiesburg
	Public Finance Corporation
	Realty Finance, Inc.
	Service Finance Corporation of Hattiesburg
	Tower Credit Corporation
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage of Mississippi

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Mechanics Savings Bank of Water Valley Water Valley			Jeff Davis Branch Office The Mechanics Savings Bank of Water Valley Water Valley The Mechanics Savings Bank Drive-In Teller Window The Mechanics Savings Bank of Water Valley Water Valley
First State Bank Waynesboro	Bank of Leakesville Leakesville	Buckatunna Branch Office First State Bank Buckatunna Clara Branch Office First State Bank Clara Multi Mart Branch Office First State Bank Lucedale State Line Branch Office First State Bank State Line	Northside Mini Bank First State Bank Waynesboro
The Bank of Webb Webb			
Bank of Wesson Wesson			
Bank of Wiggins Wiggins		South Wiggins Branch Office Wiggins	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Winona Winona			Highway 15 Drive-In Bank of Winona Winona
Merchants and Farmers Bank of Winona Winona		Carroll County Bank Vaiden	Merchants and Farmers Bank of Winona Drive-In Merchants and Farmers Bank of Winona Winona
Commercial Bank Woodville			
Bank of Yazoo City Yazoo City		Lintonia Branch Office Bank of Yazoo City Yazoo City Benton Branch Office Bank of Yazoo City Benton	

Hazlehurst	Copiah Finance Company, Inc.
	Gulf Finance Corporation
Hernando	Third National Loans
Holly Springs	City Finance Company of Mississippi, Inc.
	First National Loans
	Gulf Finance Corporation
Houston	Gulf Finance Corporation
Indianola	City Finance Company of Mississippi, Inc.
	Gulf Finance Corporation
	Sunflower County Finance Company
Iuka	First Citizens Loans, Inc.
	Nelson Finance Company
	Personal Finance Company of Iuka
Jackson	ABC Finance Company
	Aetna Finance Company (3)
	Allied Credit Corporation
	Allstate Enterprises, Inc. (4)
	Associates Commercial Corporation, Inc.
	Avco Financial Services, Inc.
	BarclaysAmerican/Financial
	Beneficial Finance Company
	Blazer Financial Services, Inc.
	C.I.T. Financial Services (2)
	Capitol Finance Company
	Citicorp Person-to-Person Financial Center, Inc.
	City Finance Company of Mississippi
	Colonial Finance Corporation
	Commercial Credit Corporation
	Commercial Securities Company, Inc.
	Credico Financial, Inc.
	Credit Center of Jackson, Inc.
	Credithrift of America, Inc. (2)
	Cumberland Financial Service
	DAC Mortgage Company
	Dial Finance Company
	Fidelity Financial Services, Inc. (2)
	FinanceAmerica Corporation
	First Magnolia Credit, Inc.
	First Union Mortgage Corporation
	Ford Motor Credit Company
	Friendly Finance Company, Inc.
	GECC Financial Services
	Globe Finance Company, Inc.
	Gulf Finance Corporation (2)
	Gulfco Finance Company
	HAB Company
	Hartford Financial Services, Inc.
	Hinds Securities Company
	Insurance Premium Assistance Company
	Land Loans, Ltd.
	Landmark Finance Corporation of Mississippi
	Liberty Loan Corporation
	Money Mart, Inc.

	Mutual Finance, Inc.
	Public Finance Corporation
	Service Finance Corporation
	Sunamerica Financial Corporation
	Sunbelt Financial Services
	Sun Finance Corporation
	TMB Financial Services, Inc. (2)
	Termplan, Inc.
	Tillman Finance Company
	Tower Loan of Mississippi, Inc. (3)
	United Companies Mortgage of Mississippi (2)
	White System of Jackson, Inc.
Kosciusko	Atco Company, Inc.
	Gulf Finance Corporation
	Industrial Finance Corporation
	Mighty Quick Loans
	Republic Finance of Mississippi, Inc.
	Tower Loan of Mississippi, Inc.
Laurel	A B C Loans, Inc.
	Aetna Finance Company
	Allstate Enterprises, Inc. (3)
	BarclaysAmerican/Financial
	Central Credit Corporation
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Credico Financial, Inc.
	Credit Center of Laurel, Inc.
	Empire Finance Corporation
	FinanceAmerica Corporation
	Kay Investment Company
	Laurel Loans, Inc.
	Southeastern Credit Corporation
	Southern Finance, Inc.
	Tower Loan of Mississippi, Inc.
	Universal Financial Services, Inc.
Leland	Defenbaugh & Company of Leland, Inc.
Lexington	Termplan Incorporated
Louisville	Credico Financial, Inc.
	Gulf Finance Corporation
	Money, Inc. of Louisville
	Tower Loan of Mississippi, Inc.
	United Credit Corporation of Louisville
Lucedale	Home Mortgage Company, Inc.
	Money Mart, Inc.
	Singing River Mortgage Company, Inc.
Macon	Featherston Finance Company
Magee	Empire Finance Corporation
	Gulf Finance Corporation
	Sun Finance Corporation
Magnolia	Lively Finance Company
McComb	Allstate Enterprises, Inc.
	C.I.T. Financial Services, Inc.

	Commercial Credit Corporation
	Credico Financial, Inc.
	Gulf Finance Corporation
	Republic Finance, Inc.
	Summit Financial Services, Inc.
	Tower Credit Corporation
	United Companies Mortgage & Investment
Mendenhall	Money Mart, Inc.
Meridian	Aetna Finance Company
	Allstate Enterprises, Inc.
	Beneficial Finance Company
	Central Financial Services, Inc.
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Credit Center of Meridian, Inc.
	Credithrift of America, Inc.
	Family Budget Service, Inc.
	Fidelity Financial Services, Inc.
	Guaranty Finance, Inc.
	Gulf Finance Corporation
	Household Finance Corporation
	Imperial Finance Corporation
	King Loan Service, Inc.
	Landmark Finance Corporation
	Loans, Inc.
	Metro Loan Corporation
	Money, Inc.
	Public Finance Corporation
	Town Finance Corporation
	United Companies Mortgages
	United Credit Corporation
	White System of Meridian, Inc.
	World Finance of Meridian, Inc.
Morton	Capitol Finance Company
	Morton Finance Company, Inc.
Moss Point	Delwood Finance, Inc.
	Gulf Finance Corporation
Natchez	Aetna Finance Company
	Allstate Enterprises, Inc.
	Associates Financial Services Company
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	FinanceAmerica Corporation
	First Fidelity Financial Services
	Gulf Finance Corporation
	Hartford Financial Services, Inc.
	Natchez Thrift Funds, Inc.
	Service Finance Corporation
New Albany	C.I.T. Financial Services, Inc.
	Gulf Finance Corporation
	Mutual Credit Corporation
	New Albany Finance

	Personal Finance Company
	Republic Finance, Inc.
Newton	Gulf Finance Corporation of Newton
	Tower Finance Company, Inc.
Ocean Springs	Coast Finance Services, Inc.
Okolona	City Finance Company
Olive Branch	City Finance Company of Mississippi
	Personal Finance Company
Oxford	Allied Credit Corporation
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Gulf Finance Corporation
	Oxford Loan & Finance Company
	Third National Loans
	Tower Loan of Oxford
Pascagoula	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	Associates Financial Services Company
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Commercial Securities Company
	Credico Financial, Inc.
	Credit Center of Pascagoula, Inc.
	Fidelity Financial Services, Inc.
	First Mississippi Credit Corporation
	Home Mortgage Company, Inc.
	Household Finance Corporation of Biloxi
	Landmark Finance Corporation
	Mortgage Investment Services, Inc.
	Public Finance Corporation
	Service Finance Corporation
	Tower Loan of Mississippi, Inc.
Pearl	Allstate Enterprises, Inc.
	C.I.T. Financial Services, Inc.
	Central Credit Plan
	Commercial Credit Corporation
	Credit Center, Inc.
	FinanceAmerica Corporation
	Fontan Financial Services, Inc.
	Gulf Finance Corporation
	Hoover Finance Company, Inc.
	Loan Service of Pearl, Inc.
	TMB Financial Services, Inc.
	Tillman Finance Company
	Tower Credit Corporation
	d/b/a Personal Finance Company
	Tower Loan of Mississippi, Inc.
Petal	Credit Center of Petal
Philadelphia	City Finance Company of Mississippi, Inc.
	Gulf Finance Corporation
	Talley Finance Company
	Tower Loan of Mississippi, Inc.

Picayune	Allstate Enterprises, Inc.
	Commercial Credit Corporation
	Finance America Corporation
	First Magnolia Credit, Inc.
	Gulf Finance Corporation
	Service Finance Corporation
Pontotoc	Peoples Finance Company
	Personal Finance Company
	Pontotoc Finance
	Public Finance Corporation
Port Gibson	Port Gibson Finance Company, Inc.
Prentiss	Service Finance Corporation
	Stamps Guaranty Company
Quitman	Central Financial Services, Inc.
	Empire Finance Company
Ripley	Capitol Loans of Ripley, Inc.
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	World Finance of Ripley, Inc.
Sardis	Tower Loan of Mississippi, Inc.
Senatobia	City Finance Company of Mississippi, Inc.
	First National Loans
	Gulf Finance Corporation
	Massey Loans, Inc.
	Tower Loan
Southaven	Blazer Financial Services, Inc.
	C.I.T. Financial Services, Inc.
	City Finance Company
	Commercial Credit Corporation
	Credithrift of America, Inc.
	Dial Finance Company of Mississippi
	FinanceAmerica Corporation
	First Crown Financial Corporation
	Ford Motor Credit Company
	Pioneer Credit Company
	SunAmerica Finance Corporation
	Termplan, Incorporated
	Third National Loans
	United Companies Mortgage & Investment
	USLife Credit Corporation
Starkville	Commercial Credit Plan
	Gulf Finance Corporation
	Personal Finance Company
	World Finance
Summit	Gardner Finance Company, Inc.
Taylorsville	Taylorsville Financial Services, Inc.
Tupelo	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	Associates Financial Services Company
	Beswa Finance, Inc.
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Credico Financial, Inc.
	Credithrift of America, Inc.

	East Heights Finance, Inc.
	Easy Finance of Tupelo, Inc.
	FinanceAmerica Corporation
	First National Loans of Tupelo
	Gulf Finance Corporation
	North Mississippi Finance Company
	Personal Finance Company (2)
	Public Finance Corporation
	Republic Finance, Inc.
	Security Mutual Finance Corporation
	Skyline Finance Company
	Tombigbee Finance Company, Inc.
	Treasurer Loans, Inc.
	United Companies of Tupelo
Union	Union Finance Company, Inc.
Vicksburg	Aetna Finance Company
	Allstate Enterprises, Inc.
	Battlefield Finance, Inc.
	Beneficial Finance Company of Vicksburg
	C.I.T. Financial Services, Inc.
	City Finance Company
	Commercial Credit Corporation
	Credico Financial, Inc.
	Credit Center of Vicksburg, Inc.
	The Tower Corporation
	Tower Loan of Mississippi, Inc.
Walnut Grove	South Leake Loans
Waynesboro	Central Credit Corporation
	Gulf Finance Corporation
	Public Finance Corporation
	Southeastern Credit Corporation
	Tower Loan Brokers of Waynesboro
	Universal Financial Service, Inc.
West Point	City Finance Company of Mississippi, Inc.
	Gulf Finance Corporation
	Personal Finance Company
	Pioneer Credit Company
	Republic Finance of Mississippi
	West Point Finance Company, Inc.
Wiggins	Empire Finance Corporation
Winona	Fidelity Underwriters, Inc.
	Gulf Finance Corporation
	Mid-State Loan Company
Yazoo City	BarclaysAmerican/Financial
	City Finance Company
	C.I.T. Financial Services, Inc.
	Gulf Finance Corporation
	Tower Loan of Mississippi, Inc.

SALES OF CHECKS LICENSEES

Licensed Under Sale of Checks Act, Section 75-15-1, et seq., Mississippi Code of 1972, Annotated

American Express Company, Inc.	New York, N.Y.
Associates Financial Services, Inc.	St. Louis, Missouri
BA Cheque Corp.	San Francisco, California
BankAmerica Corporation	San Francisco, California
Barclays Bank Travelers Cheques	New York, N.Y.
Chase Manhattan Corp.	New York, N.Y.
CitiCorp	New York, N.Y.
CitiCorp Services, Inc.	New York, N.Y.
Federal Express Services Corp.	Glen Burnie, Maryland
Hart's Shopworth Food Store	Hazlehurst, Mississippi
K & B Money Order Corp.	New Orleans, Louisiana
Mobile Check Exchange, Inc. d/b/a Southern Express Co.	Mobile, Alabama
Munford, Inc.	Atlanta, Georgia
National Money Orders, Inc.	Jackson, Mississippi
Republic Money Orders, Inc.	Dallas, Texas 75201
Travelers Express Company	Minneapolis, Minnesota

MOTOR VEHICLE SALES FINANCE LICENSEES

Under Motor Vehicle Sales Finance Act, Section 63-19-1, et seq., Mississippi Code of 1972, Annotated

Amory	FinanceAmerica Industrial Plan, Inc.
Atlanta, Georgia	Paccar Financial Corp.
Bannockburg, Ill.	Fiat Credit Corp.
Baton Rouge, Louisiana	General Motors Acceptance Corp.
Biloxi	Credithrift of America, Inc. General Motors Acceptance Corp. Ford Motor Credit Company Household Finance Corp.
Buchanan, Michigan	Clark Equipment Credit Corp.
Chalmette, Louisiana	FinanceAmerica Credit Corp.
Greenville	FinanceAmerica Industrial Household Finance Corp. Security Mutual Finance Corp.
Columbus, Ohio	Nationwide Consumer Services, Inc.
Greenville	Credithrift of America, Inc. Ford Motor Credit Company Household Finance Corporation TriState Finance Corporation
Greenwood	Delta Chevrolet-Olds-Cadillac Co. General Motors Acceptance Corp.
Grenada	Finance Mutual Finance Corp. Security Mutual Finance Corp.
Gulfport	Credithrift of America, Inc. Finance America Industrial Plan, Inc. Household Finance Corp.
Hattiesburg	C.I.T. Financial Services Corp. Credithrift of America, Inc.(2) Federal Credit Company FinanceAmerica Industrial Plan General Motors Acceptance Corp. Household Finance Corporation
Jackson	Aetna Finance Company (3) Associates Commercial Avco Financial Services Barclays American C.I.T. Financial Services Chrysler Credit Corp. Citicorp Person-to-Person Credithrift of America, Inc. (2) Finance America Industrial Plan (1)

	Ford Motor Credit Company
	General Electric Credit Corporation
	General Motors Acceptance Corp.
	Household Finance Corp.
	M & M Auto Finance, Inc.
	Paul Moak Credit, Inc.
Laurel	FinanceAmerica Industrial Plan, Inc.
	Household Finance Corp.
McComb	Eisworth Finance Corp.
Meadville	C & C Motors, Inc.
	Scarbrough Finance Corp.
Memphis, Tenn.	Chrysler Credit Corp.
	C.I.T. Financial Serv.
	Ford Motor Credit Co.
	General Electric Credit Corp.
	General Motors Acceptance Corp.
	International Harvester Credit
Meridian	Aetna Finance Co.
	Central Financial Services, Inc.
	Credithrift of America, Inc.
	FinanceAmerica Industrial Plan
	General Motors Acceptance Corp.
	Guaranty Finance, Inc.
	Household Finance Corp.
Metairie, La.	General Electric Credit Corp.
Mobile, Alabama	Chrysler Credit Corporation
Nashville, Tenn.	MFA Security Service Co.
New Orleans, La.	General Motors Acceptance Corp. (2)
Pascagoula	FinanceAmerica Industrial Plan, Inc.
	Household Finance Corp.
Picayune	FinanceAmerica Industrial Plan
Southaven	Credithrift of America, Inc.
Tupelo	Credithrift of America, Inc.
	FinanceAmerica Industrial
	Ford Motor Credit Co.
	General Motors Acceptance Corp.
	Household Finance Corp.
	Security Mutual Finance Corp.
Vicksburg	Aetna Finance Co.